

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2017_2018 Rate Increase /CT17-212 VIP2-old

Filing at a Glance

Company: Metropolitan Life Insurance Company
Product Name: Individual Long-Term Care Insurance
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 01/30/2018
SERFF Tr Num: META-131359706
SERFF Status: Assigned
State Tr Num: META-131359706
State Status: Received Review in Progress
Co Tr Num: CT17-212 VIP2-OLD

Implementation: On Approval
Date Requested:
Author(s): Ruth Rivera, Linda Williams, Cherise Crittenden, Robert Waldron, Katijah Basalat
Reviewer(s): Jim Lavery (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed aggregate 30.56% increase on 2,110 PA policyholders of Met Life forms LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-PA-ML, LTC2-FAC-PA-ML, LTC2-VAL-PA-ML, and LTC2-PREM-PA-ML.

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2017_2018 Rate Increase /CT17-212 VIP2-old

General Information

Project Name: 2017_2018 Rate Increase	Status of Filing in Domicile: Authorized
Project Number: CT17-212 VIP2-old	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 01/31/2018
	State Status Changed: 01/31/2018
Deemer Date:	Created By: Robert Waldron
Submitted By: Robert Waldron	Corresponding Filing Tracking Number:
	State TOI: LTC03I Individual Long Term Care

Filing Description:
 January 30, 2018

Pennsylvania Insurance Department
 1326 Strawberry Square, 13th Floor
 Harrisburg, Pennsylvania 17120

Re:Metropolitan Life Insurance Company ("MetLife")
 Individual Long-Term Care Insurance –
 Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC2-IDEAL-PA, et al and LTC2-IDEAL-ML-PA, et al.
 NAIC Company No. is 65978
 FEIN No. is 13-5581829

Dear Sir/Madam:

We are filing, for your review and authorization, a request for a 30.56% premium rate schedule increase with respect to the policy forms listed below. The policy forms are tax-qualified individual long-term care insurance policies.

LTC2-IDEAL-PA- approved by your Department in 2005
 LTC2-FAC-PA- approved by your Department in 2005
 LTC2-VAL-PA- approved by your Department in 2005
 LTC2-PREM-PA- approved by your Department in 2005
 LTC2-IDEAL-ML-PA- approved by your Department in 2006
 LTC2-FAC-ML-PA- approved by your Department in 2006
 LTC2-VAL-ML-PA- approved by your Department in 2006
 LTC2-PREM-ML-PA- approved by your Department in 2006

The inforce premium rate schedule increase for which we are seeking authorization in this filing will only apply to the above listed policies, along with those riders and endorsements that were contemporaneously or subsequently authorized for use by your Department, in connection with policy application dates on or before April 2, 2009, as these policies were not subject to the prospective premium rate schedule increase that your Department authorized on January 16, 2009. Please note these policy forms are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2012.

Please note that we are submitting a separate filing for the policies issued on the forms listed above that were subject to the

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC031 Individual Long Term Care/LTC031.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2017_2018 Rate Increase /CT17-212 VIP2-old

prospective premium rate schedule increase that your Department authorized.

We are fully aware that a premium increase may be difficult for our policyholders; therefore, we will be providing policyholders with an array of options, if available, which will help them mitigate the impact of any increase. Most importantly, for those policyholders who elected compound or simple inflation, we will provide them, if applicable, with the ability to completely or partially avoid the increase by reducing their benefit increase coverage from 5 percent automatic compound or simple benefit increase to a lower percentage benefit increase. Policyholders who choose to completely or partially avoid the increase in premium resulting from the rate increase by opting for a reduction in inflation protection levels. The lower benefit increase percentage will apply on a prospective basis only. We are, therefore, filing the following riders for each policy series to implement these options.

Policy Series	New Compound Rider Form	New Lower Compound Amount(s)	New Simple Rider Form	New Lower Simple Amount(s)
LTC-IDEAL-PA				
LTC-FAC-PA				
LTC-VAL-PA				
LTC-PREM-PA				
LTC-IDEAL-PA-ML				
LTC-FAC-PA-ML				
LTC-VAL-PA-ML				
LTC-PREM-PA-ML				
ASI-VIP-MR		0.1% - 4.9%		

Upon policyholder selection, their current inflation rider will be replaced by the new rider.

As it relates to DRA Partnership, the rider will change the percentage amount for inflation increases and will continue to comply with state requirements. The insured may be offered the ability to decrease to a lower level of inflation, based on our understanding of your state's DRA Partnership requirements as follows:

- Under age 61: 1% automatic compound inflation
- Age 61 – 75: 1% automatic compound inflation or 1% automatic simple inflation
- Age 76 and over: No inflation requirement

Please see below for a description of each rider.

ACI-VIP-MR Automatic Compound Inflation Protection Modification Rider. This rider will be issued to policyholders who have been issued Policy Form #'s LTC-IDEAL-PA, LTC-FAC-PA, LTC-VAL-PA, LTC-PREM-PA, LTC-IDEAL-PA-ML, LTC-FAC-PA-ML, LTC-VAL-PA-ML, LTC-PREM-PA-ML, in place of the automatic compound inflation rider that is currently in effect. The new rider will go into effect when the current rider ends. The new rider will provide a lower percentage amount for automatic inflation increases to mitigate the rate increase impact.

ASI-VIP-MR Automatic Simple Compound Inflation Protection Modification Rider. This rider will be issued to policyholders who have been issued Policy Form #'s LTC-IDEAL-PA, LTC-FAC-PA, LTC-VAL-PA, LTC-PREM-PA, LTC-IDEAL-PA-ML, LTC-FAC-PA-ML, LTC-VAL-PA-ML, LTC-PREM-PA-ML, in place of the automatic compound inflation rider that is currently in effect. The new rider will go into effect when the current rider ends. The new rider will provide a lower percentage amount for automatic inflation increases to mitigate the rate increase impact.

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2017_2018 Rate Increase /CT17-212 VIP2-old

Note that previously, a premium rate increase request of 58% was submitted on January 2, 2013, and your Department authorized 20% on May 1, 2013.

Note that previously, a premium rate increase request of 56.66% was submitted on February 3, 2016, and your Department authorized 20% on April 5, 2016.

We are submitting an actuarial memorandum, which reflects inflation protection landing spots applicable to our proposed rate increase request.

Notification to Policyholders of Premium Rate Schedule Increase

After we have obtained authorization of the premium rate increase, this rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually), following at least a 60 day advance written notification to the policyholder. In our written notification we will include explanatory information related to the rate increase, including:

- The amount of the increase requested in this filing and the amount of the increase authorized by your Department;
- If the full amount of the requested increase is authorized by your Department, a statement that the policy may be subject to rate increases in the future and, if the amount of the increase authorized by your Department is less than the amount requested in this filing, the notice may include an additional statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of the statement will depend on the degree of variance from the amount requested;
- The current premium rate and the premium rate after the increase is applied;
- A statement that the premium rate adjustment will be effective on the policy's modal premium due date as described above;
- The following options available to the policyholder:

1.the policyholder can continue his/her current coverage by paying the new premium amount when due;

2.the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule if the current level of coverage permits a reduction; or

3.if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage as follows.

olf the policyholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"), we will issue the policyholder the LCUL.

olf the policyholder's policy includes Contingent Benefits Upon Lapse and the policyholder qualifies for coverage under Contingent Benefits Upon Lapse, we will instead provide coverage under the LCUL, since the benefit payable under the LCUL is equal to the benefit payable under Contingent Benefits Upon Lapse.

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2017_2018 Rate Increase /CT17-212 VIP2-old

of the policyholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision.

We will not provide coverage under more than one feature that provides for a nonforfeiture benefit.

We have included a copy of our policyholder notification letter and coverage change form for informational purposes.

We are extending the use of the Limited Coverage Upon Lapse Following Premium Increase Endorsement (LCUL), which was previously authorized by your Department on March 28, 2013.

The contact person for this filing is:

Deborah Fountas
1300 Hall Boulevard
Bloomfield, CT 06002
Telephone: 860-656-3808
dfountas@metlife.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

Thomas G. Reilly
Assistant Vice President
Product Management & Compliance

Company and Contact

Filing Contact Information

Deborah Fountas, Sr. Product Consultant dfountas@metlife.com
1300 Hall Blvd 860-656-3808 [Phone]
Bloomfield, CT 06002 860-656-3815 [FAX]

Filing Company Information

Metropolitan Life Insurance Company	CoCode: 65978	State of Domicile: New York
MetLife	Group Code: 241	Company Type: Life
200 Park Avenue	Group Name:	State ID Number:
New York, NY 10166	FEIN Number: 13-5581829	
(212) 578-2211 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$0.00
Retaliatory?	No
Fee Explanation:	NY is a non-retaliatory state - \$0

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2017_2018 Rate Increase /CT17-212 VIP2-old		

Correspondence Summary

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	IB Coverage Change Form_Landing Spots	Robert Waldron	02/09/2018	02/09/2018
Supporting Document	Transmittal Letter (A&H)	Robert Waldron	02/01/2018	02/01/2018

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2017_2018 Rate Increase /CT17-212 VIP2-old		

Amendment Letter

Submitted Date: 02/09/2018

Comments:

Dear Jim,
we are replacing the coverage change forms submitted earlier, with coverage change forms including the option to mitigate inflation (landing spot). I apologize for the inconvenience.

Thank you for your attention to our filing.

I will touch base with you soon.

Sincerely,

Deb Fountas

Changed Items:

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	IB Coverage Change Form_Landing Spots	COVCHG	OTH	Initial		0.000	IB Coverage Change Form_Landing Spots.pdf	Date Submitted: 02/09/2018 By:
<i>Previous Version</i>								
1	IB Coverage Change Form_FINAL	COVCHG	OTH	Initial		0.000	IB Coverage Change Form_FINAL.pdf	Date Submitted: 01/30/2018 By: Robert Waldron

No Rate Schedule Items Changed.

No Supporting Documents Changed.

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2017_2018 Rate Increase /CT17-212 VIP2-old		

Amendment Letter

Submitted Date: 02/01/2018

Comments:

Dear Jim,

Per my voice message on February 1st, I have revised the filing letter to note that we are extending the use of the endorsements, as we may offer inflation mitigation options to insureds outside of this requested rate increase.

Thank you for your attention to our filing.

Sincerely,

Deb Fountas

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Transmittal Letter (A&H)
Comments:	PLease see the attached revised Transmittal Letter and Landing Spot Description
Attachment(s):	LSE description - VIP2old.pdf PA VIP2 OLD RATE Filing Letter_Landing Spots_Rate Action 2018.pdf
Previous Version	
Satisfied - Item:	Transmittal Letter (A&H)
Comments:	PLease see the attached Transmittal Letter and Landing Spot Description
Attachment(s):	PA VIP2 OLD RATE Filing Letter_Landing Spots_Rate Action 2018.pdf LSE description - VIP2old.pdf

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2017_2018 Rate Increase /CT17-212 VIP2-old		

Form Schedule

Lead Form Number: ACI-VIP-MR								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		VIP Rate Increase Mitigation Rider_ACI_Landing Spots	ACI-VIP-MR	POLA	Initial		0.000	VIP Rate Increase Mitigation Rider_ACI_Landing Spots.pdf
2		VIP Rate Increase Mitigation Rider_ASI_Landing Spots	ASI-VIP-MR	POLA	Initial		0.000	VIP Rate Increase Mitigation Rider_ASI_Landing Spots.pdf
3		IB Coverage Change Form_Landing Spots	COVCHG	OTH	Initial		0.000	IB Coverage Change Form_Landing Spots.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

METROPOLITAN LIFE INSURANCE COMPANY

Automatic Compound Inflation Protection Modification Rider

This Rider provides for an automatic benefit increase of [X] percent per year, compounded annually.

This Rider is part of the policy to which it is attached if it is referred to on page 3 of the policy. This Rider provides coverage as described below.

**Automatic
Compound
Inflation Benefit**

Your benefit amounts will automatically increase each year with no corresponding increase in premium. The amounts of the increases are equal to [X] percent of the benefit amounts in effect at the end of the prior **Policy Year**.

If You have received any **Benefits** under the policy, then with regard to the **Total Lifetime Benefit, Needs Assessment**, and if applicable, **Transition Expense Allowance** and **Informal Caregiver Training Benefit Amounts**, the [X] percent increase will be applied to the remaining amounts.

The benefit amount increases will occur on each **Policy Anniversary** for the lifetime of Your policy, even when You are receiving **Benefits**. These increases will be made without regard to Your age, claim status, claim history, health, or the length of time You have been covered under the policy.

Your premium is not expected to increase as a result of the benefit amount increases provided by this Rider. However, We reserve the right to adjust premiums on a class basis.

Limitations

No increases will be made if nonforfeiture coverage is in effect under the policy.

**Effective Date of
this Rider**

This Rider takes effect on the Rider Effective Date shown below. If this Rider is in effect, it will be set forth on Your Schedule of Benefits (page 3 of the policy).

**Termination of
this Rider**

This Rider will end on the earlier of:

1. the last day of the **Policy Month** in which We receive Your written request to end this Rider. In this case, We will send You a revised Schedule of Benefits (page 3 of the policy) to be attached to Your policy; or
2. the date on which the policy ends.

**Premium for this
Rider**

The premium for this Rider is shown in the Premium Schedule on page 3 of the policy. The premium for this Rider will terminate as of the date this Rider ends. The same conditions that apply to the premium for the policy will apply to the premium for this Rider.

In all other respects, the provisions and conditions of the policy remain the same. This Rider is subject to the terms and provisions of the policy. It is to be attached to and made a part of Your policy.

Signed for Metropolitan Life Insurance Company



[
Jeannette Pina]
Vice-President and Secretary

Rider Effective Date: [DATE]

METROPOLITAN LIFE INSURANCE COMPANY

Automatic Simple Inflation Protection Modification Rider

This Rider provides for an automatic benefit increase of [X] percent of the original benefit amounts per year.

This Rider is part of the policy to which it is attached if it is referred to on page 3 of the policy. This Rider provides coverage as described below.

Automatic Simple Inflation Benefit Your benefit amounts will automatically increase each year with no corresponding increase in premium. The amounts of the increases are equal to [X] percent of the benefit amounts on the **Original Coverage Effective Date** as shown on page 3 of the policy, or on the lowest base daily benefit amount if a decrease has been made.

If You increase, or have previously increased, Your benefit amounts under the terms of Your policy, the additional benefit amounts purchased will be added to the benefit amounts in effect on the **Original Coverage Effective Date** for purposes of determining subsequent increases under this Rider.

If You decrease, or have previously decreased, Your benefit amounts under the terms of Your policy, the percentage decrease in your **Nursing Home** or **Facility** (whichever is shown on page 3 of the policy) daily benefit amount will be applied to the benefit amounts otherwise used for purposes of determining subsequent increases under this Rider.

If You have received any **Benefits** under the policy, then with regard to the **Total Lifetime Benefit, Needs Assessment**, and if applicable, **Transition Expense Allowance** and **Informal Caregiver Training Benefit Amounts**, the actual percentage increase in Your **Nursing Home** or **Facility** (whichever is shown on page 3 of the policy) daily benefit amount over the amount in effect at the end of the prior **Policy Year** will be applied to the remaining amounts.

The benefit amount increases will occur on each **Policy Anniversary** for the lifetime of Your policy, even when You are receiving **Benefits**. These increases will be made without regard to Your age, claim status, claim history, health, or the length of time You have been covered under the policy.

Your premium is not expected to increase as a result of the benefit amount increases provided by this Rider. However, we reserve the right to adjust premiums on a class basis.

Limitations No increases will be made if nonforfeiture coverage is in effect under the policy.

Effective Date of this Rider This Rider takes effect on the Rider Effective Date shown below. If this Rider is in effect, it will be set forth on Your Schedule of Benefits (page 3 of the policy).

Termination of this Rider This Rider will end on the earlier of:

1. the last day of the **Policy Month** in which We receive Your written request to end this Rider. In this case, We will send You a revised Schedule of Benefits (page 3 of the policy) to be attached to Your policy; or
2. the date on which the policy ends.

Premium for this Rider The premium for this Rider is shown in the Premium Schedule on page 3 of the policy. The premium for this Rider will terminate as of the date this Rider ends. The same conditions that apply to the premium for the policy will apply to the premium for this Rider.

Automatic Simple Inflation Protection Modification Rider (Continued)

In all other respects, the provisions and conditions of the policy remain the same. This Rider is subject to the terms and provisions of the policy. It is to be attached to and made a part of Your policy.

Signed for Metropolitan Life Insurance Company

A handwritten signature in dark ink, appearing to read "Jeannette Pina", with a long horizontal flourish extending to the right.

[
Jeannette Pina]
Vice-President and Secretary

Rider Effective Date: [DATE]



Metropolitan Life Insurance Company
Long Term Care
[PO Box 64911, St. Paul, MN 55164-0911]
[P.O. Box 990028, Hartford, CT 06199-0028]

Distribution Alliance #: [XXXXXXXXXX]
Policy #: [XXXXXXXXXX]

[First Name] [Last Name]
Premium Rate Increase Date: [Effective Date of Increase]

Long Term Care Increase Coverage Change Request Form

If you intend to maintain your current coverage at the new increased premium, there is no need to return this form.

Please use this form to request a decrease in your long term care insurance coverage, if available, or to cancel your coverage. We recommend that you review the enclosed information on the cost of care. If you have any questions, or would like to consider alternative options, you can speak with our **Customer Service team at [(888) 285-8140] [(800) 308-0179]**, from [8:30 a.m. to 6:30 p.m.], Eastern Time, Monday – Friday.

[

To request a coverage change check only ONE box below		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Keep current coverage and pay premium increase	Reduce Daily Benefit* and Minimize Premium Increase	Reduce Total Lifetime Benefit (benefit duration)* and Minimize Premium Increase
(No Action Required)		
Daily Benefit Amount: [\$XXX.XX]	Daily Benefit Amount: [\$XXX.XX]	Total Lifetime Benefit: [X] Years
Total Lifetime Benefit: [X] Years	Premium: [\$XXX.XX][mode]	Premium: [\$XXX.XX][mode]
Premium: [\$XXX.XX][mode]	*A higher revised daily benefit amount may include automatic inflation increases between the date of this letter and the effective date of the increase.	Please note this duration does not reflect claims paid or payable.
Note: If you do not submit a selection, your coverage will remain the same and your new premium will become effective on [DATE].		*Please note that the Total Lifetime Benefit number of years is used to calculate the Total Lifetime Benefit dollar amount. If MetLife pays the full Nursing Home Daily Benefit Amount, then the benefit duration would not exceed the number of years selected. If MetLife pays less than the Nursing Home Daily Benefit Amount, then the lifetime benefit duration could exceed the number of years selected.

	<div style="text-align: center;"><input type="checkbox"/></div> <p>[Avoid][Minimize] this Premium Increase</p> <p>Reduce my automatic inflation increase from 5% to [_____]</p> <p>Premium: [\$XXX.XX][mode]</p> <p>Please note that any reduced inflation percentage will only be applied to future inflation increases that occur after the effective date of this change. All other existing benefits and previous inflation increases that have already been applied to your policy through the effective date of the inflation reduction will be maintained.</p> <p>The option to [avoid][minimize] the premium increase by reducing your annual inflation rate to a percentage less than 5% is a one-time offer, and must be made by [DATE]. Variations of these options are not available.</p> <p>[If the rate increase is to be implemented in phases and you choose to take a landing spot, the landing spot will mitigate all of the phased increases, not just the first phase.]</p>	<div style="text-align: center;"><input type="checkbox"/></div> <p>Customized Decrease Option <i>Please call the Customer Service team for available options</i></p> <p>OTHER _____</p>
	<div style="text-align: center;"><input type="checkbox"/></div> <p>Coverage Termination</p> <p>[Please CANCEL my coverage. I understand that I will be provided coverage under a Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"). <i>As you consider this option, please note that this is limited coverage and does not provide the same level of coverage you currently have.</i>]</p> <p>[Please CANCEL my coverage. I understand that this will trigger coverage under the Nonforfeiture feature which I purchased with my policy. <i>As you consider this option, please note that this is limited coverage and does not provide the same level of coverage you currently have.</i>]</p>	

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your policy anniversary date after the date the premium increase takes effect.

Please note you may not be able to increase benefits in the future without providing evidence of insurability. However, coverage changes may be able to be made without providing evidence of insurability through the inflation offering. Please refer to your policy for additional detail.

Some MetLife policies contain a paid-up survivorship feature or a shared care rider. If you currently qualify for the paid-up survivorship feature of your policy or if you have purchased the shared care rider, please note that both policyholders may be required to maintain identical coverage in order for these features to remain in effect. Please refer to your policy for additional information.

I understand if I am on waiver of premium, that the change(s) will not become effective unless I resume paying premiums. Please note: It may not be in your best interest to make reductions to coverage while in claim.

I understand the policy change(s) I have selected above. I agree that any change(s) will become effective on the premium rate increase date outlined above. (Cancellations will be processed consistent with the terms of your policy and any applicable endorsements.)

Policy #[XXXXXXXXXX]

Signature: _____ **Date:** _____

Please sign, date and return this form to the address listed below by [Coverage Change Receipt Date]. No Response is required if you are not making any changes.

Metropolitan Life Insurance Company
[Long Term Care, PO Box 64911, St. Paul, MN 55164-0911
Phone: (888) 285-8140
Fax: (952) 833-5410]
[Long Term Care, P.O. Box 14634, Lexington, KY, 40512-9938
Phone: (800) 308-0179
Fax: (866) 314-5612]

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2017_2018 Rate Increase /CT17-212 VIP2-old		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	20.000%
Effective Date of Last Rate Revision:	08/01/2016
Filing Method of Last Filing:	See section 16 of the actuarial memorandum
SERFF Tracking Number of Last Filing:	META-130430819

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Metropolitan Life Insurance Company	30.560%	30.560%	\$1,721,486	2,110	\$5,633,070	30.560%	30.560%

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2017_2018 Rate Increase /CT17-212 VIP2-old		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA_VIP2old_rates_30.56%Increase	LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-PA-ML, LTC2-FAC-PA-ML, LTC2-VAL-PA-ML, LTC2-PREM-PA-ML	Revised	Previous State Filing Number: META-130430819 Percent Rate Change Request: 30.56	PA_VIP2old_rates_30.56%Increase.pdf, LSE description - VIP2old.pdf,

Policy Form Series: LTC2-FAC
Facilities Only
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
No Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$43.03	\$50.85	\$57.56	\$64.05	\$70.84	\$78.21	\$86.38
31	\$43.40	\$51.48	\$58.44	\$65.11	\$72.04	\$79.60	\$88.02
32	\$43.74	\$52.11	\$59.31	\$66.17	\$73.30	\$81.01	\$89.69
33	\$44.10	\$52.75	\$60.19	\$67.24	\$74.55	\$82.46	\$91.43
34	\$44.47	\$53.41	\$61.12	\$68.34	\$75.83	\$83.92	\$93.17
35	\$44.83	\$54.06	\$62.04	\$69.46	\$77.11	\$85.41	\$94.96
36	\$45.25	\$54.78	\$63.01	\$70.63	\$78.48	\$86.95	\$96.76
37	\$45.68	\$55.53	\$64.01	\$71.82	\$79.84	\$88.52	\$98.61
38	\$46.13	\$56.25	\$65.03	\$73.02	\$81.25	\$90.11	\$100.49
39	\$46.54	\$57.00	\$66.05	\$74.25	\$82.66	\$91.73	\$102.40
40	\$46.99	\$57.79	\$67.11	\$75.50	\$84.13	\$93.38	\$104.34
41	\$47.45	\$58.54	\$68.15	\$76.77	\$85.61	\$95.07	\$106.33
42	\$47.88	\$59.31	\$69.22	\$78.05	\$87.11	\$96.80	\$108.36
43	\$48.33	\$60.10	\$70.33	\$79.37	\$88.62	\$98.53	\$110.44
44	\$48.79	\$60.92	\$71.44	\$80.71	\$90.18	\$100.30	\$112.54
45	\$49.25	\$61.73	\$72.57	\$82.07	\$91.76	\$102.10	\$114.68
46	\$49.95	\$62.81	\$74.00	\$83.74	\$93.69	\$104.28	\$117.16
47	\$50.67	\$63.92	\$75.45	\$85.45	\$95.66	\$106.52	\$119.70
48	\$51.39	\$65.04	\$76.93	\$87.20	\$97.66	\$108.78	\$122.30
49	\$52.11	\$66.19	\$78.47	\$88.99	\$99.71	\$111.11	\$124.95
50	\$52.86	\$67.37	\$79.99	\$90.80	\$101.78	\$113.48	\$127.66
51	\$53.61	\$68.54	\$81.57	\$92.67	\$103.94	\$115.91	\$130.44
52	\$54.39	\$69.75	\$83.19	\$94.56	\$106.12	\$118.37	\$133.26
53	\$55.16	\$70.97	\$84.82	\$96.51	\$108.33	\$120.89	\$136.15
54	\$55.94	\$72.23	\$86.50	\$98.48	\$110.61	\$123.48	\$139.11
55	\$56.77	\$73.51	\$88.21	\$100.49	\$112.91	\$126.12	\$142.11
56	\$61.23	\$78.87	\$94.23	\$107.46	\$120.86	\$135.03	\$152.26
57	\$66.09	\$84.62	\$100.67	\$114.93	\$129.33	\$144.60	\$163.10
58	\$71.31	\$90.79	\$107.56	\$122.90	\$138.41	\$154.82	\$174.72
59	\$76.95	\$97.38	\$114.91	\$131.43	\$148.12	\$165.76	\$187.16
60	\$83.04	\$104.50	\$122.77	\$140.55	\$158.50	\$177.50	\$200.49
61	\$89.62	\$112.11	\$131.15	\$150.31	\$169.61	\$190.07	\$214.78
62	\$96.72	\$120.30	\$140.13	\$160.75	\$181.52	\$203.52	\$230.09
63	\$105.54	\$131.38	\$153.09	\$175.77	\$198.61	\$222.76	\$251.90
64	\$115.18	\$143.51	\$167.26	\$192.21	\$217.30	\$243.83	\$275.77
65	\$125.70	\$156.74	\$182.76	\$210.18	\$237.75	\$266.88	\$301.92
66	\$137.18	\$171.19	\$199.68	\$229.82	\$260.13	\$292.10	\$330.55
67	\$149.73	\$186.99	\$218.18	\$251.30	\$284.61	\$319.74	\$361.90
68	\$167.01	\$209.07	\$244.25	\$280.86	\$317.67	\$356.53	\$403.21
69	\$186.28	\$233.73	\$273.44	\$313.91	\$354.60	\$397.57	\$449.26
70	\$207.77	\$261.33	\$306.11	\$350.84	\$395.82	\$443.33	\$500.57
71	\$231.74	\$292.17	\$342.71	\$392.12	\$441.82	\$494.37	\$557.73
72	\$258.51	\$326.65	\$383.66	\$438.26	\$493.15	\$551.26	\$621.43
73	\$290.09	\$367.92	\$433.07	\$493.60	\$554.45	\$618.88	\$696.81
74	\$325.55	\$414.40	\$488.84	\$555.90	\$623.33	\$694.79	\$781.34
75	\$365.36	\$466.75	\$551.81	\$626.07	\$700.78	\$780.00	\$876.14
76	\$410.01	\$525.74	\$622.88	\$705.13	\$787.84	\$875.65	\$982.42
77	\$460.13	\$592.19	\$703.12	\$794.16	\$885.73	\$983.05	\$1,101.63
78	\$505.92	\$653.04	\$776.83	\$875.38	\$974.53	\$1,079.94	\$1,208.07
79	\$556.29	\$720.14	\$858.26	\$964.92	\$1,072.21	\$1,186.35	\$1,324.82
80	\$611.66	\$794.14	\$948.27	\$1,063.57	\$1,179.73	\$1,303.28	\$1,452.85
81	\$672.53	\$875.73	\$1,047.68	\$1,172.32	\$1,297.98	\$1,431.73	\$1,593.25
82	\$739.49	\$965.73	\$1,157.52	\$1,292.23	\$1,428.09	\$1,572.83	\$1,747.22
83	\$811.50	\$1,063.05	\$1,277.19	\$1,423.05	\$1,570.32	\$1,727.24	\$1,916.23
84	\$890.51	\$1,170.17	\$1,409.20	\$1,567.11	\$1,726.71	\$1,896.83	\$2,101.57
85	\$977.23	\$1,288.10	\$1,554.89	\$1,725.77	\$1,898.68	\$2,083.05	\$2,304.87
86	\$1,072.37	\$1,417.91	\$1,715.62	\$1,900.48	\$2,087.78	\$2,287.58	\$2,527.82
87	\$1,176.82	\$1,560.82	\$1,892.96	\$2,092.88	\$2,295.69	\$2,512.17	\$2,772.34
88	\$1,276.32	\$1,696.00	\$2,060.29	\$2,273.06	\$2,489.98	\$2,721.97	\$3,001.63
89	\$1,384.28	\$1,842.92	\$2,242.38	\$2,468.73	\$2,700.71	\$2,949.32	\$3,249.90
90	\$1,501.34	\$2,002.57	\$2,440.61	\$2,681.27	\$2,929.27	\$3,195.63	\$3,518.70
91	\$1,628.31	\$2,176.04	\$2,656.32	\$2,912.09	\$3,177.20	\$3,462.52	\$3,809.70
92	\$1,766.02	\$2,364.55	\$2,891.13	\$3,162.80	\$3,446.08	\$3,751.68	\$4,124.80
93	\$1,892.13	\$2,537.39	\$3,106.13	\$3,389.57	\$3,687.09	\$4,008.95	\$4,402.57
94	\$2,027.27	\$2,722.89	\$3,337.11	\$3,632.60	\$3,944.92	\$4,283.86	\$4,699.09
95	\$2,172.04	\$2,921.96	\$3,585.28	\$3,893.05	\$4,220.81	\$4,577.59	\$5,015.55
96	\$2,327.15	\$3,135.57	\$3,851.91	\$4,172.18	\$4,515.98	\$4,891.48	\$5,353.33
97	\$2,493.34	\$3,364.82	\$4,138.36	\$4,471.34	\$4,831.78	\$5,226.92	\$5,713.85
98	\$2,671.40	\$3,610.79	\$4,446.10	\$4,791.94	\$5,169.68	\$5,585.36	\$6,098.67
99	\$2,862.19	\$3,874.75	\$4,776.76	\$5,135.53	\$5,531.17	\$5,968.34	\$6,509.38
100	\$3,066.59	\$4,158.02	\$5,132.00	\$5,503.73	\$5,918.00	\$6,377.62	\$6,947.76

Policy Form Series: LTC2-FAC
Facilities Only
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
No Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$45.20	\$56.62	\$65.84	\$75.17	\$84.13	\$93.35	\$103.41
31	\$46.79	\$58.79	\$68.41	\$78.19	\$87.54	\$97.17	\$107.67
32	\$48.45	\$61.03	\$71.09	\$81.31	\$91.10	\$101.14	\$112.09
33	\$50.18	\$63.34	\$73.90	\$84.54	\$94.77	\$105.27	\$116.73
34	\$51.98	\$65.76	\$76.80	\$87.92	\$98.64	\$109.56	\$121.54
35	\$53.79	\$68.25	\$79.82	\$91.46	\$102.60	\$114.05	\$126.56
36	\$55.41	\$70.45	\$82.44	\$94.47	\$106.08	\$117.91	\$130.90
37	\$57.04	\$72.71	\$85.15	\$97.64	\$109.63	\$121.92	\$135.38
38	\$58.76	\$75.02	\$87.93	\$100.86	\$113.34	\$126.05	\$140.04
39	\$60.48	\$77.39	\$90.80	\$104.24	\$117.15	\$130.34	\$144.81
40	\$62.32	\$79.89	\$93.81	\$107.68	\$121.10	\$134.74	\$149.77
41	\$64.16	\$82.43	\$96.85	\$111.29	\$125.20	\$139.33	\$154.91
42	\$66.05	\$85.07	\$100.03	\$114.97	\$129.42	\$144.06	\$160.23
43	\$68.01	\$87.77	\$103.31	\$118.79	\$133.77	\$148.93	\$165.73
44	\$70.05	\$90.60	\$106.69	\$122.75	\$138.29	\$153.99	\$171.40
45	\$72.15	\$93.48	\$110.18	\$126.83	\$142.97	\$159.22	\$177.27
46	\$74.09	\$96.18	\$113.46	\$130.65	\$147.28	\$164.08	\$182.70
47	\$76.12	\$98.96	\$116.81	\$134.58	\$151.76	\$169.10	\$188.30
48	\$78.18	\$101.81	\$120.25	\$138.61	\$156.39	\$174.27	\$194.06
49	\$80.30	\$104.74	\$123.84	\$142.78	\$161.13	\$179.58	\$200.00
50	\$82.47	\$107.80	\$127.46	\$147.05	\$166.00	\$185.05	\$206.13
51	\$84.71	\$110.91	\$131.24	\$151.49	\$171.06	\$190.72	\$212.43
52	\$87.03	\$114.11	\$135.11	\$156.03	\$176.24	\$196.52	\$218.93
53	\$89.39	\$117.41	\$139.12	\$160.72	\$181.57	\$202.54	\$225.62
54	\$91.82	\$120.81	\$143.22	\$165.52	\$187.09	\$208.71	\$232.54
55	\$94.31	\$124.30	\$147.46	\$170.51	\$192.75	\$215.08	\$239.65
56	\$100.55	\$132.52	\$157.12	\$181.89	\$205.87	\$229.87	\$256.24
57	\$107.23	\$141.24	\$167.41	\$194.06	\$219.83	\$245.64	\$273.96
58	\$114.30	\$150.56	\$178.40	\$207.05	\$234.78	\$262.48	\$292.94
59	\$121.89	\$160.49	\$190.09	\$220.89	\$250.74	\$280.52	\$313.20
60	\$129.95	\$171.09	\$202.54	\$235.66	\$267.73	\$299.78	\$334.89
61	\$138.57	\$182.36	\$215.82	\$251.44	\$285.93	\$320.36	\$358.06
62	\$147.74	\$194.41	\$229.97	\$268.25	\$305.36	\$342.36	\$382.85
63	\$161.09	\$211.88	\$250.46	\$291.69	\$331.64	\$371.53	\$415.20
64	\$175.71	\$230.95	\$272.80	\$317.21	\$360.20	\$403.17	\$450.28
65	\$191.63	\$251.71	\$297.16	\$344.92	\$391.22	\$437.50	\$488.31
66	\$208.99	\$274.37	\$323.67	\$375.05	\$424.92	\$474.73	\$529.58
67	\$227.92	\$299.06	\$352.58	\$407.82	\$461.51	\$515.18	\$574.33
68	\$252.34	\$331.90	\$391.86	\$451.78	\$509.92	\$568.19	\$632.50
69	\$279.36	\$368.32	\$435.60	\$500.44	\$563.46	\$626.65	\$696.58
70	\$309.27	\$408.75	\$484.17	\$554.38	\$622.59	\$691.13	\$767.16
71	\$342.38	\$453.61	\$538.21	\$614.12	\$687.94	\$762.27	\$844.90
72	\$379.08	\$503.40	\$598.21	\$680.32	\$760.13	\$840.70	\$930.49
73	\$421.59	\$562.19	\$670.05	\$759.79	\$846.98	\$935.14	\$1,033.52
74	\$468.89	\$627.79	\$750.48	\$848.51	\$943.78	\$1,040.17	\$1,147.98
75	\$521.50	\$701.08	\$840.62	\$947.63	\$1,051.62	\$1,157.02	\$1,275.12
76	\$579.99	\$782.93	\$941.56	\$1,058.29	\$1,171.76	\$1,286.98	\$1,416.35
77	\$645.06	\$874.36	\$1,054.67	\$1,181.92	\$1,305.66	\$1,431.55	\$1,573.23
78	\$705.52	\$959.57	\$1,161.04	\$1,297.35	\$1,429.73	\$1,564.46	\$1,716.07
79	\$771.69	\$1,053.09	\$1,278.14	\$1,424.06	\$1,565.60	\$1,709.73	\$1,871.89
80	\$844.06	\$1,155.75	\$1,407.08	\$1,563.12	\$1,714.39	\$1,868.49	\$2,041.85
81	\$923.21	\$1,268.40	\$1,549.02	\$1,715.76	\$1,877.29	\$2,041.98	\$2,227.28
82	\$1,009.78	\$1,392.05	\$1,705.27	\$1,883.35	\$2,055.65	\$2,231.57	\$2,429.50
83	\$1,107.68	\$1,532.91	\$1,884.52	\$2,075.99	\$2,261.23	\$2,450.42	\$2,663.09
84	\$1,215.03	\$1,688.02	\$2,082.58	\$2,288.36	\$2,487.37	\$2,690.77	\$2,919.10
85	\$1,301.75	\$1,805.95	\$2,228.27	\$2,447.02	\$2,659.34	\$2,876.99	\$3,122.40
86	\$1,396.89	\$1,935.76	\$2,389.00	\$2,621.73	\$2,848.44	\$3,081.52	\$3,345.35
87	\$1,501.34	\$2,078.67	\$2,566.34	\$2,814.13	\$3,056.35	\$3,306.11	\$3,589.87
88	\$1,600.84	\$2,213.85	\$2,733.67	\$2,994.31	\$3,250.64	\$3,515.91	\$3,819.16
89	\$1,708.80	\$2,360.77	\$2,915.76	\$3,189.98	\$3,461.37	\$3,743.26	\$4,067.43
90	\$1,825.86	\$2,520.42	\$3,113.99	\$3,402.52	\$3,689.93	\$3,989.57	\$4,336.23
91	\$1,952.83	\$2,693.89	\$3,329.70	\$3,633.34	\$3,937.86	\$4,256.46	\$4,627.23
92	\$2,090.54	\$2,882.40	\$3,564.51	\$3,884.05	\$4,206.74	\$4,545.62	\$4,942.33
93	\$2,216.65	\$3,055.24	\$3,779.51	\$4,110.82	\$4,447.75	\$4,802.89	\$5,220.10
94	\$2,351.79	\$3,240.74	\$4,010.49	\$4,353.85	\$4,705.58	\$5,077.80	\$5,516.62
95	\$2,496.56	\$3,439.81	\$4,258.66	\$4,614.30	\$4,981.47	\$5,371.53	\$5,833.08
96	\$2,651.67	\$3,653.42	\$4,525.29	\$4,893.43	\$5,276.64	\$5,685.42	\$6,170.86
97	\$2,817.86	\$3,882.67	\$4,811.74	\$5,192.59	\$5,592.44	\$6,020.86	\$6,531.38
98	\$2,995.92	\$4,128.64	\$5,119.48	\$5,513.19	\$5,930.34	\$6,379.30	\$6,916.20
99	\$3,186.71	\$4,392.60	\$5,450.14	\$5,856.78	\$6,291.83	\$6,762.28	\$7,326.91
100	\$3,391.11	\$4,675.87	\$5,805.38	\$6,224.98	\$6,678.66	\$7,171.56	\$7,765.29

Policy Form Series: LTC2-FAC
Facilities Only
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
No Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$92.30	\$118.70	\$141.39	\$165.36	\$188.94	\$213.00	\$240.85
31	\$94.57	\$121.67	\$144.95	\$169.56	\$193.79	\$218.50	\$247.15
32	\$96.85	\$124.66	\$148.59	\$173.88	\$198.78	\$224.14	\$253.63
33	\$99.20	\$127.74	\$152.31	\$178.27	\$203.87	\$229.94	\$260.30
34	\$101.63	\$130.90	\$156.14	\$182.82	\$209.09	\$235.84	\$267.14
35	\$104.07	\$134.15	\$160.05	\$187.46	\$214.43	\$241.94	\$274.14
36	\$105.87	\$136.54	\$162.91	\$190.86	\$218.39	\$246.46	\$279.34
37	\$107.70	\$138.94	\$165.85	\$194.34	\$222.41	\$251.05	\$284.63
38	\$109.56	\$141.39	\$168.83	\$197.89	\$226.51	\$255.73	\$290.00
39	\$111.42	\$143.87	\$171.87	\$201.52	\$230.70	\$260.48	\$295.49
40	\$113.35	\$146.44	\$174.95	\$205.16	\$234.94	\$265.33	\$301.09
41	\$115.30	\$148.99	\$178.07	\$208.92	\$239.31	\$270.26	\$306.78
42	\$117.27	\$151.62	\$181.27	\$212.72	\$243.70	\$275.31	\$312.57
43	\$119.29	\$154.31	\$184.53	\$216.60	\$248.18	\$280.43	\$318.50
44	\$121.34	\$157.03	\$187.83	\$220.55	\$252.78	\$285.64	\$324.52
45	\$123.43	\$159.81	\$191.22	\$224.58	\$257.43	\$290.96	\$330.67
46	\$125.28	\$162.27	\$194.22	\$228.17	\$261.59	\$295.71	\$336.10
47	\$127.15	\$164.76	\$197.28	\$231.81	\$265.83	\$300.55	\$341.61
48	\$129.07	\$167.32	\$200.37	\$235.52	\$270.14	\$305.46	\$347.22
49	\$130.99	\$169.89	\$203.56	\$239.29	\$274.53	\$310.42	\$352.91
50	\$132.95	\$172.55	\$206.72	\$243.10	\$278.95	\$315.50	\$358.70
51	\$134.94	\$175.21	\$209.98	\$246.99	\$283.47	\$320.65	\$364.59
52	\$136.98	\$177.92	\$213.28	\$250.92	\$288.04	\$325.90	\$370.55
53	\$139.03	\$180.65	\$216.63	\$254.97	\$292.71	\$331.21	\$376.63
54	\$141.10	\$183.44	\$220.05	\$259.02	\$297.45	\$336.61	\$382.83
55	\$143.25	\$186.29	\$223.50	\$263.18	\$302.25	\$342.12	\$389.09
56	\$149.50	\$194.78	\$233.99	\$275.86	\$317.16	\$359.23	\$408.78
57	\$156.07	\$203.66	\$244.95	\$289.18	\$332.77	\$377.19	\$429.43
58	\$162.88	\$212.98	\$256.45	\$303.13	\$349.15	\$396.07	\$451.15
59	\$170.03	\$222.69	\$268.45	\$317.74	\$366.36	\$415.89	\$473.95
60	\$177.49	\$232.84	\$281.03	\$333.07	\$384.39	\$436.70	\$497.92
61	\$185.24	\$243.49	\$294.22	\$349.14	\$403.31	\$458.54	\$523.10
62	\$193.36	\$254.62	\$308.02	\$365.99	\$423.20	\$481.48	\$549.53
63	\$208.02	\$273.48	\$330.46	\$391.64	\$451.96	\$513.45	\$585.31
64	\$223.82	\$293.75	\$354.54	\$419.07	\$482.69	\$547.55	\$623.40
65	\$240.84	\$315.51	\$380.38	\$448.41	\$515.50	\$583.92	\$663.96
66	\$259.10	\$338.89	\$408.11	\$479.84	\$550.53	\$622.68	\$707.19
67	\$278.80	\$364.02	\$437.85	\$513.44	\$587.95	\$664.01	\$753.21
68	\$304.62	\$398.51	\$479.95	\$560.62	\$640.11	\$721.26	\$816.60
69	\$332.83	\$436.28	\$526.13	\$612.15	\$696.90	\$783.44	\$885.33
70	\$363.65	\$477.62	\$576.71	\$668.41	\$758.74	\$850.99	\$959.84
71	\$397.32	\$522.88	\$632.17	\$729.84	\$826.03	\$924.36	\$1,040.62
72	\$434.14	\$572.44	\$692.96	\$796.91	\$899.27	\$1,004.04	\$1,128.20
73	\$477.78	\$632.36	\$767.36	\$879.93	\$990.69	\$1,104.07	\$1,238.67
74	\$525.80	\$698.51	\$849.73	\$971.52	\$1,091.36	\$1,214.07	\$1,360.02
75	\$578.68	\$771.63	\$940.98	\$1,072.68	\$1,202.27	\$1,335.02	\$1,493.21
76	\$636.87	\$852.41	\$1,042.03	\$1,184.38	\$1,324.44	\$1,468.04	\$1,639.48
77	\$700.91	\$941.66	\$1,153.93	\$1,307.72	\$1,459.05	\$1,614.31	\$1,800.06
78	\$762.52	\$1,027.90	\$1,262.58	\$1,426.77	\$1,588.28	\$1,753.94	\$1,951.45
79	\$829.55	\$1,122.08	\$1,381.48	\$1,556.67	\$1,728.93	\$1,905.66	\$2,115.57
80	\$902.50	\$1,224.86	\$1,511.60	\$1,698.38	\$1,882.10	\$2,070.52	\$2,293.50
81	\$981.83	\$1,337.08	\$1,653.94	\$1,852.98	\$2,048.78	\$2,249.62	\$2,486.41
82	\$1,068.16	\$1,459.56	\$1,809.72	\$2,021.68	\$2,230.25	\$2,444.21	\$2,695.53
83	\$1,170.44	\$1,605.47	\$1,996.00	\$2,224.04	\$2,448.68	\$2,679.11	\$2,949.42
84	\$1,282.52	\$1,765.97	\$2,201.44	\$2,446.64	\$2,688.49	\$2,936.64	\$3,227.18
85	\$1,369.24	\$1,883.90	\$2,347.13	\$2,605.30	\$2,860.46	\$3,122.86	\$3,430.48
86	\$1,464.38	\$2,013.71	\$2,507.86	\$2,780.01	\$3,049.56	\$3,327.39	\$3,653.43
87	\$1,568.83	\$2,156.62	\$2,685.20	\$2,972.41	\$3,257.47	\$3,551.98	\$3,897.95
88	\$1,668.33	\$2,291.80	\$2,852.53	\$3,152.59	\$3,451.76	\$3,761.78	\$4,127.24
89	\$1,776.29	\$2,438.72	\$3,034.62	\$3,348.26	\$3,662.49	\$3,989.13	\$4,375.51
90	\$1,893.35	\$2,598.37	\$3,232.85	\$3,560.80	\$3,891.05	\$4,235.44	\$4,644.31
91	\$2,020.32	\$2,771.84	\$3,448.56	\$3,791.62	\$4,138.98	\$4,502.33	\$4,935.31
92	\$2,158.03	\$2,960.35	\$3,683.37	\$4,042.33	\$4,407.86	\$4,791.49	\$5,250.41
93	\$2,284.14	\$3,133.19	\$3,898.37	\$4,269.10	\$4,648.87	\$5,048.76	\$5,528.18
94	\$2,419.28	\$3,318.69	\$4,129.35	\$4,512.13	\$4,906.70	\$5,323.67	\$5,824.70
95	\$2,564.05	\$3,517.76	\$4,377.52	\$4,772.58	\$5,182.59	\$5,617.40	\$6,141.16
96	\$2,719.16	\$3,731.37	\$4,644.15	\$5,051.71	\$5,477.76	\$5,931.29	\$6,478.94
97	\$2,885.35	\$3,960.62	\$4,930.60	\$5,350.87	\$5,793.56	\$6,266.73	\$6,839.46
98	\$3,063.41	\$4,206.59	\$5,238.34	\$5,671.47	\$6,131.46	\$6,625.17	\$7,224.28
99	\$3,254.20	\$4,470.55	\$5,569.00	\$6,015.06	\$6,492.95	\$7,008.15	\$7,634.99
100	\$3,458.60	\$4,753.82	\$5,924.24	\$6,383.26	\$6,879.78	\$7,417.43	\$8,073.37

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$54.81	\$65.20	\$73.77	\$82.00	\$90.73	\$100.36	\$112.49
31	\$55.59	\$66.36	\$75.22	\$83.68	\$92.66	\$102.53	\$114.93
32	\$56.40	\$67.53	\$76.70	\$85.41	\$94.60	\$104.72	\$117.41
33	\$57.21	\$68.73	\$78.23	\$87.17	\$96.60	\$106.98	\$119.96
34	\$58.03	\$69.95	\$79.77	\$88.96	\$98.64	\$109.29	\$122.58
35	\$58.88	\$71.18	\$81.34	\$90.79	\$100.74	\$111.64	\$125.23
36	\$59.72	\$72.41	\$82.89	\$92.58	\$102.75	\$113.91	\$127.82
37	\$60.61	\$73.66	\$84.47	\$94.39	\$104.81	\$116.25	\$130.42
38	\$61.48	\$74.94	\$86.09	\$96.26	\$106.92	\$118.63	\$133.11
39	\$62.36	\$76.23	\$87.72	\$98.14	\$109.07	\$121.06	\$135.83
40	\$63.27	\$77.55	\$89.39	\$100.09	\$111.26	\$123.52	\$138.63
41	\$64.18	\$78.88	\$91.09	\$102.06	\$113.50	\$126.04	\$141.46
42	\$65.11	\$80.24	\$92.84	\$104.04	\$115.79	\$128.61	\$144.36
43	\$66.05	\$81.63	\$94.60	\$106.09	\$118.10	\$131.24	\$147.32
44	\$67.00	\$83.04	\$96.38	\$108.18	\$120.49	\$133.94	\$150.34
45	\$67.97	\$84.47	\$98.23	\$110.30	\$122.92	\$136.67	\$153.43
46	\$68.16	\$86.10	\$100.30	\$112.67	\$125.60	\$139.70	\$156.88
47	\$70.33	\$87.80	\$102.40	\$115.09	\$128.34	\$142.81	\$160.38
48	\$71.53	\$89.51	\$104.57	\$117.58	\$131.16	\$145.97	\$164.01
49	\$72.77	\$91.26	\$106.77	\$120.12	\$134.03	\$149.22	\$167.67
50	\$74.04	\$93.04	\$109.03	\$122.69	\$136.98	\$152.53	\$171.45
51	\$75.29	\$94.85	\$111.32	\$125.34	\$139.97	\$155.91	\$175.29
52	\$76.60	\$96.69	\$113.65	\$128.03	\$143.04	\$159.36	\$179.23
53	\$77.93	\$98.57	\$116.07	\$130.80	\$146.17	\$162.91	\$183.24
54	\$79.26	\$100.51	\$118.51	\$133.62	\$149.37	\$166.54	\$187.35
55	\$80.63	\$102.46	\$120.98	\$136.49	\$152.65	\$170.22	\$191.56
56	\$86.94	\$109.76	\$129.01	\$145.69	\$163.03	\$181.92	\$204.84
57	\$93.72	\$117.57	\$137.58	\$155.50	\$174.17	\$194.46	\$219.03
58	\$101.05	\$125.94	\$146.72	\$165.99	\$186.03	\$207.83	\$234.20
59	\$108.95	\$134.89	\$156.45	\$177.18	\$198.73	\$222.13	\$250.43
60	\$117.48	\$144.50	\$166.84	\$189.12	\$212.26	\$237.42	\$267.78
61	\$126.64	\$154.79	\$177.91	\$201.85	\$226.73	\$253.73	\$286.33
62	\$136.55	\$165.81	\$189.72	\$215.45	\$242.19	\$271.19	\$306.16
63	\$148.69	\$180.59	\$206.65	\$234.88	\$264.16	\$295.94	\$334.25
64	\$161.95	\$196.71	\$225.12	\$256.05	\$288.13	\$322.93	\$364.89
65	\$176.36	\$214.25	\$245.22	\$279.11	\$314.28	\$352.42	\$398.33
66	\$192.08	\$233.35	\$267.10	\$304.27	\$342.82	\$384.58	\$434.84
67	\$209.17	\$254.17	\$290.95	\$331.70	\$373.95	\$419.70	\$474.72
68	\$232.57	\$283.11	\$324.49	\$369.35	\$415.89	\$466.32	\$527.04
69	\$258.53	\$315.32	\$361.91	\$411.28	\$462.52	\$518.13	\$585.14
70	\$287.43	\$351.21	\$403.65	\$457.98	\$514.42	\$575.69	\$649.65
71	\$319.55	\$391.18	\$450.20	\$509.97	\$572.14	\$639.67	\$721.27
72	\$355.25	\$435.70	\$502.11	\$567.87	\$636.31	\$710.73	\$800.78
73	\$397.14	\$488.61	\$564.33	\$636.85	\$712.37	\$794.61	\$894.28
74	\$443.92	\$547.95	\$634.26	\$714.20	\$797.54	\$888.36	\$998.71
75	\$496.25	\$614.48	\$712.86	\$800.93	\$892.90	\$993.22	\$1,115.32
76	\$554.72	\$689.11	\$801.21	\$898.21	\$999.63	\$1,110.44	\$1,245.54
77	\$620.12	\$772.78	\$900.52	\$1,007.34	\$1,119.12	\$1,241.48	\$1,390.99
78	\$675.78	\$844.88	\$986.86	\$1,101.73	\$1,222.03	\$1,353.71	\$1,514.37
79	\$736.42	\$923.74	\$1,081.51	\$1,204.99	\$1,334.38	\$1,476.06	\$1,648.65
80	\$802.53	\$1,009.93	\$1,185.22	\$1,317.92	\$1,457.05	\$1,609.49	\$1,794.86
81	\$874.57	\$1,104.17	\$1,298.90	\$1,441.43	\$1,591.00	\$1,754.96	\$1,954.04
82	\$953.06	\$1,207.22	\$1,423.47	\$1,576.51	\$1,737.27	\$1,913.59	\$2,127.36
83	\$1,045.88	\$1,328.87	\$1,570.61	\$1,736.13	\$1,910.28	\$2,101.47	\$2,333.13
84	\$1,147.70	\$1,462.79	\$1,732.96	\$1,911.87	\$2,100.51	\$2,307.79	\$2,558.79
85	\$1,259.47	\$1,610.20	\$1,912.12	\$2,105.42	\$2,309.72	\$2,534.39	\$2,806.31
86	\$1,382.11	\$1,772.46	\$2,109.77	\$2,318.59	\$2,539.74	\$2,783.21	\$3,077.77
87	\$1,516.68	\$1,951.10	\$2,327.88	\$2,553.31	\$2,792.67	\$3,056.45	\$3,375.50
88	\$1,644.96	\$2,120.11	\$2,533.63	\$2,773.11	\$3,029.03	\$3,311.73	\$3,654.67
89	\$1,784.08	\$2,303.76	\$2,757.58	\$3,011.86	\$3,285.39	\$3,588.31	\$3,956.96
90	\$1,934.96	\$2,503.32	\$3,001.31	\$3,271.14	\$3,563.44	\$3,887.99	\$4,284.21
91	\$2,098.61	\$2,720.17	\$3,266.61	\$3,552.76	\$3,865.02	\$4,212.69	\$4,638.57
92	\$2,276.08	\$2,955.83	\$3,555.33	\$3,858.61	\$4,192.10	\$4,564.53	\$5,022.21
93	\$2,438.63	\$3,171.89	\$3,819.74	\$4,135.27	\$4,485.28	\$4,877.53	\$5,360.44
94	\$2,612.79	\$3,403.78	\$4,103.80	\$4,431.77	\$4,798.94	\$5,211.99	\$5,721.44
95	\$2,799.39	\$3,652.62	\$4,408.97	\$4,749.52	\$5,134.55	\$5,569.39	\$6,106.75
96	\$2,999.28	\$3,919.65	\$4,736.85	\$5,090.06	\$5,493.61	\$5,951.32	\$6,518.01
97	\$3,213.49	\$4,206.19	\$5,089.12	\$5,455.02	\$5,877.80	\$6,359.39	\$6,956.99
98	\$3,442.97	\$4,513.69	\$5,467.59	\$5,846.15	\$6,288.83	\$6,795.48	\$7,425.52
99	\$3,688.86	\$4,843.68	\$5,874.18	\$6,265.33	\$6,728.62	\$7,261.45	\$7,925.59
100	\$3,952.29	\$5,197.78	\$6,311.04	\$6,714.56	\$7,199.17	\$7,759.39	\$8,459.35

Policy Form Series: LTC2-IDEAL

Ideal

\$10 Annual Rates with 30.56% increase

100 Day Elimination Period

100% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$62.58	\$76.57	\$87.84	\$99.47	\$111.07	\$123.38	\$137.65
31	\$64.91	\$79.60	\$91.33	\$103.50	\$115.61	\$128.45	\$143.24
32	\$67.34	\$82.73	\$94.97	\$107.68	\$120.32	\$133.69	\$149.08
33	\$69.89	\$85.99	\$98.78	\$112.02	\$125.26	\$139.19	\$155.15
34	\$72.51	\$89.38	\$102.74	\$116.56	\$130.35	\$144.91	\$161.49
35	\$75.24	\$92.89	\$106.85	\$121.28	\$135.69	\$150.83	\$168.08
36	\$77.52	\$95.83	\$110.31	\$125.26	\$140.17	\$155.82	\$173.63
37	\$79.89	\$98.88	\$113.87	\$129.33	\$144.77	\$160.99	\$179.38
38	\$82.33	\$102.03	\$117.55	\$133.56	\$149.53	\$166.32	\$185.31
39	\$84.83	\$105.28	\$121.34	\$137.92	\$154.48	\$171.83	\$191.45
40	\$87.41	\$108.64	\$125.27	\$142.42	\$159.58	\$177.55	\$197.79
41	\$90.06	\$112.07	\$129.32	\$147.09	\$164.84	\$183.41	\$204.34
42	\$92.83	\$115.65	\$133.48	\$151.88	\$170.29	\$189.49	\$211.09
43	\$95.65	\$119.31	\$137.82	\$156.84	\$175.90	\$195.76	\$218.07
44	\$98.56	\$123.10	\$142.23	\$161.94	\$181.68	\$202.26	\$225.28
45	\$101.56	\$127.02	\$146.85	\$167.25	\$187.69	\$208.97	\$232.73
46	\$104.20	\$130.45	\$150.89	\$171.91	\$192.98	\$214.90	\$239.38
47	\$106.90	\$133.97	\$155.04	\$176.73	\$198.44	\$221.02	\$246.18
48	\$109.67	\$137.58	\$159.31	\$181.67	\$204.04	\$227.31	\$253.22
49	\$112.50	\$141.30	\$163.71	\$186.76	\$209.83	\$233.80	\$260.43
50	\$115.41	\$145.13	\$168.23	\$191.97	\$215.77	\$240.44	\$267.87
51	\$118.40	\$149.03	\$172.83	\$197.34	\$221.86	\$247.28	\$275.49
52	\$121.47	\$153.08	\$177.59	\$202.85	\$228.14	\$254.32	\$283.35
53	\$124.62	\$157.19	\$182.50	\$208.54	\$234.60	\$261.59	\$291.42
54	\$127.84	\$161.44	\$187.52	\$214.37	\$241.23	\$269.02	\$299.75
55	\$131.14	\$165.81	\$192.67	\$220.36	\$248.06	\$276.67	\$308.28
56	\$139.27	\$175.97	\$204.43	\$234.16	\$263.84	\$294.50	\$328.35
57	\$147.85	\$186.79	\$216.93	\$248.82	\$280.65	\$313.50	\$349.71
58	\$156.98	\$198.24	\$230.20	\$264.39	\$298.53	\$333.72	\$372.46
59	\$166.68	\$210.41	\$244.25	\$280.95	\$317.55	\$355.22	\$396.70
60	\$177.00	\$223.31	\$259.17	\$298.54	\$337.77	\$378.12	\$422.51
61	\$187.91	\$237.03	\$275.02	\$317.21	\$359.27	\$402.48	\$450.00
62	\$199.53	\$251.57	\$291.80	\$337.08	\$382.16	\$428.44	\$479.28
63	\$216.54	\$272.88	\$316.41	\$364.92	\$413.29	\$462.93	\$517.58
64	\$235.01	\$296.01	\$343.08	\$395.08	\$446.93	\$500.20	\$558.94
65	\$255.04	\$321.11	\$371.99	\$427.71	\$483.36	\$540.50	\$603.62
66	\$276.77	\$348.32	\$403.34	\$463.06	\$522.73	\$584.02	\$651.83
67	\$300.38	\$377.86	\$437.33	\$501.31	\$565.31	\$631.08	\$703.93
68	\$331.09	\$417.63	\$484.27	\$553.31	\$622.41	\$693.55	\$772.52
69	\$364.91	\$461.57	\$536.21	\$610.72	\$685.28	\$762.20	\$847.79
70	\$402.21	\$510.14	\$593.76	\$674.06	\$754.51	\$837.65	\$930.35
71	\$443.29	\$563.83	\$657.46	\$743.97	\$830.74	\$920.58	\$1,021.04
72	\$488.60	\$623.16	\$728.00	\$821.14	\$914.66	\$1,011.71	\$1,120.50
73	\$541.60	\$693.92	\$813.22	\$914.71	\$1,016.60	\$1,122.52	\$1,241.49
74	\$600.33	\$772.68	\$908.38	\$1,018.90	\$1,129.92	\$1,245.48	\$1,375.58
75	\$665.44	\$860.38	\$1,014.71	\$1,134.94	\$1,255.86	\$1,381.92	\$1,524.14
76	\$737.57	\$958.05	\$1,133.50	\$1,264.25	\$1,395.84	\$1,533.30	\$1,688.74
77	\$817.59	\$1,066.79	\$1,266.17	\$1,408.26	\$1,551.40	\$1,701.26	\$1,871.12
78	\$888.45	\$1,164.48	\$1,386.95	\$1,538.48	\$1,691.03	\$1,850.82	\$2,031.92
79	\$965.45	\$1,271.11	\$1,519.28	\$1,680.78	\$1,843.22	\$2,013.51	\$2,206.53
80	\$1,049.13	\$1,387.51	\$1,664.23	\$1,836.22	\$2,009.11	\$2,190.51	\$2,396.11
81	\$1,140.06	\$1,514.56	\$1,823.03	\$2,006.02	\$2,189.90	\$2,383.03	\$2,602.02
82	\$1,238.90	\$1,653.24	\$1,996.97	\$2,191.54	\$2,387.00	\$2,592.52	\$2,825.65
83	\$1,358.98	\$1,820.52	\$2,206.85	\$2,415.71	\$2,625.72	\$2,846.76	\$3,097.30
84	\$1,490.71	\$2,004.72	\$2,438.79	\$2,662.80	\$2,888.27	\$3,125.98	\$3,395.08
85	\$1,602.48	\$2,152.13	\$2,617.95	\$2,856.35	\$3,097.48	\$3,352.58	\$3,642.60
86	\$1,725.12	\$2,314.39	\$2,815.60	\$3,069.52	\$3,327.50	\$3,601.40	\$3,914.06
87	\$1,859.69	\$2,493.03	\$3,033.71	\$3,304.24	\$3,580.43	\$3,874.64	\$4,211.79
88	\$1,987.97	\$2,662.04	\$3,239.46	\$3,524.04	\$3,816.79	\$4,129.92	\$4,490.96
89	\$2,127.09	\$2,845.69	\$3,463.41	\$3,762.79	\$4,073.15	\$4,406.50	\$4,793.25
90	\$2,277.97	\$3,045.25	\$3,707.14	\$4,022.07	\$4,351.20	\$4,706.18	\$5,120.50
91	\$2,441.62	\$3,262.10	\$3,972.44	\$4,303.69	\$4,652.78	\$5,030.88	\$5,474.86
92	\$2,619.09	\$3,497.76	\$4,261.16	\$4,609.54	\$4,979.86	\$5,382.72	\$5,858.50
93	\$2,781.64	\$3,713.82	\$4,525.57	\$4,886.20	\$5,273.04	\$5,695.72	\$6,196.73
94	\$2,955.80	\$3,945.71	\$4,809.63	\$5,182.70	\$5,586.70	\$6,030.18	\$6,557.73
95	\$3,142.40	\$4,194.55	\$5,114.80	\$5,500.45	\$5,922.31	\$6,387.58	\$6,943.04
96	\$3,342.29	\$4,461.58	\$5,442.68	\$5,840.99	\$6,281.37	\$6,769.51	\$7,354.30
97	\$3,556.50	\$4,748.12	\$5,794.95	\$6,205.95	\$6,665.56	\$7,177.58	\$7,793.28
98	\$3,785.98	\$5,055.62	\$6,173.42	\$6,597.08	\$7,076.59	\$7,613.67	\$8,261.81
99	\$4,031.87	\$5,385.61	\$6,580.01	\$7,016.26	\$7,516.38	\$8,079.64	\$8,761.88
100	\$4,295.30	\$5,739.71	\$7,016.87	\$7,465.49	\$7,986.93	\$8,577.58	\$9,295.64

Policy Form Series: LTC2-IDEAL

Ideal

\$10 Annual Rates with 30.56% increase

100 Day Elimination Period

100% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$116.47	\$144.54	\$169.00	\$195.64	\$222.41	\$250.20	\$282.15
31	\$119.33	\$148.14	\$173.24	\$200.62	\$228.13	\$256.68	\$289.53
32	\$122.27	\$151.83	\$177.60	\$205.73	\$233.99	\$263.30	\$297.11
33	\$125.27	\$155.60	\$182.09	\$210.95	\$239.98	\$270.10	\$304.89
34	\$128.32	\$159.50	\$186.67	\$216.33	\$246.15	\$277.10	\$312.86
35	\$131.48	\$163.47	\$191.35	\$221.85	\$252.49	\$284.27	\$321.06
36	\$133.77	\$166.39	\$194.83	\$225.91	\$257.16	\$289.57	\$327.12
37	\$136.13	\$169.33	\$198.34	\$230.04	\$261.90	\$294.96	\$333.28
38	\$138.50	\$172.36	\$201.92	\$234.26	\$266.74	\$300.45	\$339.55
39	\$140.92	\$175.42	\$205.56	\$238.54	\$271.68	\$306.06	\$345.95
40	\$143.38	\$178.54	\$209.26	\$242.91	\$276.71	\$311.75	\$352.50
41	\$145.87	\$181.72	\$213.05	\$247.36	\$281.83	\$317.58	\$359.14
42	\$148.41	\$184.96	\$216.90	\$251.87	\$287.03	\$323.48	\$365.92
43	\$151.02	\$188.25	\$220.79	\$256.48	\$292.32	\$329.51	\$372.82
44	\$153.64	\$191.60	\$224.77	\$261.18	\$297.75	\$335.67	\$379.81
45	\$156.33	\$195.00	\$228.83	\$265.95	\$303.25	\$341.94	\$387.00
46	\$158.68	\$198.03	\$232.44	\$270.20	\$308.15	\$347.51	\$393.38
47	\$161.06	\$201.09	\$236.09	\$274.52	\$313.13	\$353.19	\$399.84
48	\$163.48	\$204.19	\$239.83	\$278.93	\$318.21	\$358.98	\$406.45
49	\$165.96	\$207.37	\$243.61	\$283.40	\$323.38	\$364.85	\$413.15
50	\$168.49	\$210.57	\$247.44	\$287.93	\$328.62	\$370.80	\$419.96
51	\$171.00	\$213.84	\$251.32	\$292.54	\$333.96	\$376.88	\$426.85
52	\$173.59	\$217.14	\$255.29	\$297.22	\$339.35	\$383.02	\$433.89
53	\$176.19	\$220.49	\$259.33	\$301.98	\$344.86	\$389.30	\$441.03
54	\$178.88	\$223.92	\$263.41	\$306.81	\$350.45	\$395.69	\$448.30
55	\$181.55	\$227.38	\$267.53	\$311.73	\$356.14	\$402.15	\$455.70
56	\$189.34	\$237.59	\$279.90	\$326.57	\$373.44	\$422.02	\$478.55
57	\$197.49	\$248.25	\$292.84	\$342.12	\$391.66	\$442.93	\$502.53
58	\$205.94	\$259.41	\$306.36	\$358.44	\$410.71	\$464.85	\$527.71
59	\$214.79	\$271.02	\$320.50	\$375.51	\$430.71	\$487.86	\$554.16
60	\$224.02	\$283.18	\$335.33	\$393.39	\$451.68	\$512.00	\$581.93
61	\$233.62	\$295.90	\$350.81	\$412.13	\$473.66	\$537.33	\$611.11
62	\$243.64	\$309.18	\$367.02	\$431.75	\$496.73	\$563.93	\$641.74
63	\$261.81	\$331.71	\$393.35	\$461.58	\$530.02	\$600.88	\$683.00
64	\$281.33	\$355.91	\$421.60	\$493.43	\$565.54	\$640.19	\$726.88
65	\$302.31	\$381.86	\$451.87	\$527.50	\$603.44	\$682.12	\$773.59
66	\$324.85	\$409.68	\$484.33	\$563.93	\$643.89	\$726.78	\$823.32
67	\$349.08	\$439.57	\$519.08	\$602.87	\$687.07	\$774.41	\$876.22
68	\$380.96	\$480.73	\$568.51	\$657.76	\$747.47	\$840.58	\$949.38
69	\$415.70	\$525.73	\$622.66	\$717.65	\$813.16	\$912.45	\$1,028.67
70	\$453.69	\$574.96	\$681.93	\$783.01	\$884.69	\$990.41	\$1,114.52
71	\$495.09	\$628.80	\$746.87	\$854.31	\$962.46	\$1,075.07	\$1,207.61
72	\$540.28	\$687.69	\$817.97	\$932.07	\$1,047.09	\$1,166.95	\$1,308.46
73	\$594.08	\$759.16	\$905.27	\$1,028.66	\$1,152.98	\$1,282.70	\$1,436.13
74	\$653.18	\$838.02	\$1,001.92	\$1,135.20	\$1,269.61	\$1,409.91	\$1,576.28
75	\$718.20	\$925.07	\$1,108.86	\$1,252.77	\$1,398.01	\$1,549.75	\$1,730.13
76	\$789.66	\$1,021.19	\$1,227.21	\$1,382.55	\$1,539.42	\$1,703.50	\$1,898.97
77	\$868.28	\$1,127.26	\$1,358.21	\$1,525.78	\$1,695.11	\$1,872.45	\$2,084.29
78	\$940.03	\$1,225.53	\$1,480.74	\$1,659.08	\$1,839.33	\$2,028.05	\$2,252.90
79	\$1,017.74	\$1,332.39	\$1,614.34	\$1,804.01	\$1,995.77	\$2,196.58	\$2,435.12
80	\$1,101.84	\$1,448.55	\$1,759.98	\$1,961.62	\$2,165.53	\$2,379.09	\$2,632.09
81	\$1,192.90	\$1,574.83	\$1,918.82	\$2,132.99	\$2,349.71	\$2,576.80	\$2,844.98
82	\$1,291.48	\$1,712.11	\$2,091.94	\$2,319.34	\$2,549.59	\$2,790.93	\$3,075.12
83	\$1,415.16	\$1,883.28	\$2,307.28	\$2,551.50	\$2,799.29	\$3,059.15	\$3,364.74
84	\$1,550.67	\$2,071.53	\$2,544.76	\$2,806.87	\$3,073.43	\$3,353.20	\$3,681.59
85	\$1,662.44	\$2,218.94	\$2,723.92	\$3,000.42	\$3,282.64	\$3,579.80	\$3,929.11
86	\$1,785.08	\$2,381.20	\$2,921.57	\$3,213.59	\$3,512.66	\$3,828.62	\$4,200.57
87	\$1,919.65	\$2,559.84	\$3,139.68	\$3,448.31	\$3,765.59	\$4,101.86	\$4,498.30
88	\$2,047.93	\$2,728.85	\$3,345.43	\$3,668.11	\$4,001.95	\$4,357.14	\$4,777.47
89	\$2,187.05	\$2,912.50	\$3,569.38	\$3,906.86	\$4,258.31	\$4,633.72	\$5,079.76
90	\$2,337.93	\$3,112.06	\$3,813.11	\$4,166.14	\$4,536.36	\$4,933.40	\$5,407.01
91	\$2,501.58	\$3,328.91	\$4,078.41	\$4,447.76	\$4,837.94	\$5,258.10	\$5,761.37
92	\$2,679.05	\$3,564.57	\$4,367.13	\$4,753.61	\$5,165.02	\$5,609.94	\$6,145.01
93	\$2,841.60	\$3,780.63	\$4,631.54	\$5,030.27	\$5,458.20	\$5,922.94	\$6,483.24
94	\$3,015.76	\$4,012.52	\$4,915.60	\$5,326.77	\$5,771.86	\$6,257.40	\$6,844.24
95	\$3,202.36	\$4,261.36	\$5,220.77	\$5,644.52	\$6,107.47	\$6,614.80	\$7,229.55
96	\$3,402.25	\$4,528.39	\$5,548.65	\$5,985.06	\$6,466.53	\$6,996.73	\$7,640.81
97	\$3,616.46	\$4,814.93	\$5,900.92	\$6,350.02	\$6,850.72	\$7,404.80	\$8,079.79
98	\$3,845.94	\$5,122.43	\$6,279.39	\$6,741.15	\$7,261.75	\$7,840.89	\$8,548.32
99	\$4,091.83	\$5,452.42	\$6,685.98	\$7,160.33	\$7,701.54	\$8,306.86	\$9,048.39
100	\$4,355.26	\$5,806.52	\$7,122.84	\$7,609.56	\$8,172.09	\$8,804.80	\$9,582.15

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$51.45	\$61.08	\$69.18	\$77.00	\$85.26	\$94.34	\$105.75
31	\$52.18	\$62.13	\$70.57	\$78.60	\$87.06	\$96.37	\$108.04
32	\$52.94	\$63.24	\$71.94	\$80.22	\$88.91	\$98.44	\$110.39
33	\$53.71	\$64.37	\$73.39	\$81.87	\$90.79	\$100.57	\$112.79
34	\$54.50	\$65.50	\$74.82	\$83.56	\$92.70	\$102.72	\$115.23
35	\$55.28	\$66.65	\$76.31	\$85.28	\$94.66	\$104.94	\$117.75
36	\$56.09	\$67.81	\$77.76	\$86.95	\$96.58	\$107.09	\$120.15
37	\$56.88	\$68.99	\$79.25	\$88.66	\$98.52	\$109.29	\$122.61
38	\$57.72	\$70.16	\$80.75	\$90.40	\$100.49	\$111.50	\$125.13
39	\$58.54	\$71.36	\$82.28	\$92.19	\$102.53	\$113.81	\$127.69
40	\$59.39	\$72.60	\$83.85	\$93.99	\$104.57	\$116.11	\$130.32
41	\$60.25	\$73.87	\$85.45	\$95.86	\$106.68	\$118.51	\$133.00
42	\$61.12	\$75.12	\$87.06	\$97.74	\$108.82	\$120.90	\$135.73
43	\$62.02	\$76.43	\$88.73	\$99.64	\$111.02	\$123.39	\$138.50
44	\$62.90	\$77.74	\$90.41	\$101.60	\$113.25	\$125.90	\$141.34
45	\$63.82	\$79.09	\$92.14	\$103.59	\$115.52	\$128.48	\$144.23
46	\$64.93	\$80.63	\$94.08	\$105.83	\$118.05	\$131.32	\$147.49
47	\$66.02	\$82.19	\$96.05	\$108.10	\$120.62	\$134.25	\$150.80
48	\$67.19	\$83.82	\$98.08	\$110.44	\$123.27	\$137.23	\$154.18
49	\$68.32	\$85.45	\$100.14	\$112.80	\$125.98	\$140.27	\$157.64
50	\$69.50	\$87.11	\$102.25	\$115.25	\$128.72	\$143.38	\$161.19
51	\$70.69	\$88.81	\$104.41	\$117.71	\$131.54	\$146.57	\$164.79
52	\$71.91	\$90.54	\$106.60	\$120.25	\$134.42	\$149.83	\$168.49
53	\$73.15	\$92.29	\$108.86	\$122.84	\$137.38	\$153.15	\$172.27
54	\$74.42	\$94.09	\$111.13	\$125.49	\$140.38	\$156.54	\$176.15
55	\$75.69	\$95.95	\$113.48	\$128.18	\$143.46	\$160.03	\$180.09
56	\$81.61	\$102.76	\$121.02	\$136.84	\$153.24	\$171.02	\$192.58
57	\$87.98	\$110.08	\$129.05	\$146.04	\$163.67	\$182.81	\$205.93
58	\$94.86	\$117.91	\$137.61	\$155.89	\$174.85	\$195.37	\$220.19
59	\$102.28	\$126.30	\$146.74	\$166.40	\$186.77	\$208.82	\$235.45
60	\$110.27	\$135.30	\$156.49	\$177.60	\$199.50	\$223.18	\$251.76
61	\$118.90	\$144.93	\$166.87	\$189.59	\$213.09	\$238.52	\$269.21
62	\$128.18	\$155.26	\$177.95	\$202.35	\$227.62	\$254.93	\$287.86
63	\$139.59	\$169.10	\$193.83	\$220.59	\$248.27	\$278.18	\$314.23
64	\$152.04	\$184.17	\$211.14	\$240.48	\$270.81	\$303.60	\$343.05
65	\$165.58	\$200.61	\$229.99	\$262.14	\$295.39	\$331.30	\$374.50
66	\$180.32	\$218.49	\$250.53	\$285.77	\$322.21	\$361.53	\$408.82
67	\$196.39	\$237.98	\$272.91	\$311.53	\$351.44	\$394.53	\$446.31
68	\$218.34	\$265.08	\$304.36	\$346.88	\$390.87	\$438.36	\$495.50
69	\$242.71	\$295.25	\$339.46	\$386.27	\$434.70	\$487.07	\$550.13
70	\$269.85	\$328.84	\$378.61	\$430.13	\$483.48	\$541.17	\$610.77
71	\$300.00	\$366.27	\$422.26	\$478.96	\$537.71	\$601.32	\$678.10
72	\$333.50	\$407.96	\$470.96	\$533.34	\$598.03	\$668.11	\$752.86
73	\$372.81	\$457.50	\$529.32	\$598.12	\$669.52	\$746.96	\$840.77
74	\$416.75	\$513.05	\$594.91	\$670.78	\$749.58	\$835.13	\$938.94
75	\$465.88	\$575.36	\$668.65	\$752.25	\$839.19	\$933.70	\$1,048.58
76	\$520.79	\$645.23	\$751.49	\$843.60	\$939.50	\$1,043.89	\$1,171.02
77	\$582.17	\$723.58	\$844.63	\$946.08	\$1,051.82	\$1,167.06	\$1,307.75
78	\$634.43	\$791.10	\$925.63	\$1,034.75	\$1,148.51	\$1,272.56	\$1,423.70
79	\$691.38	\$864.92	\$1,014.40	\$1,131.72	\$1,254.11	\$1,387.58	\$1,550.01
80	\$753.44	\$945.65	\$1,111.68	\$1,237.77	\$1,369.40	\$1,513.01	\$1,687.45
81	\$821.05	\$1,033.87	\$1,218.29	\$1,353.78	\$1,495.30	\$1,649.77	\$1,837.11
82	\$894.75	\$1,130.36	\$1,335.15	\$1,480.65	\$1,632.77	\$1,798.91	\$2,000.05
83	\$981.88	\$1,244.26	\$1,473.16	\$1,630.56	\$1,795.38	\$1,975.50	\$2,193.50
84	\$1,077.49	\$1,369.64	\$1,625.45	\$1,795.63	\$1,974.17	\$2,169.49	\$2,405.70
85	\$1,182.40	\$1,507.68	\$1,793.48	\$1,977.42	\$2,170.78	\$2,382.48	\$2,638.38
86	\$1,297.54	\$1,659.63	\$1,978.86	\$2,177.60	\$2,386.96	\$2,616.40	\$2,893.60
87	\$1,423.89	\$1,826.86	\$2,183.43	\$2,398.05	\$2,624.67	\$2,873.27	\$3,173.52
88	\$1,544.30	\$1,985.13	\$2,376.41	\$2,604.52	\$2,846.81	\$3,113.23	\$3,435.99
89	\$1,674.92	\$2,157.07	\$2,586.48	\$2,828.73	\$3,087.76	\$3,373.23	\$3,720.16
90	\$1,816.55	\$2,343.94	\$2,815.10	\$3,072.23	\$3,349.09	\$3,654.95	\$4,027.85
91	\$1,970.20	\$2,546.99	\$3,063.93	\$3,336.72	\$3,632.53	\$3,960.20	\$4,360.98
92	\$2,136.82	\$2,767.61	\$3,334.74	\$3,623.98	\$3,939.96	\$4,290.95	\$4,721.68
93	\$2,289.43	\$2,969.94	\$3,582.72	\$3,883.82	\$4,215.48	\$4,585.18	\$5,039.67
94	\$2,452.92	\$3,187.07	\$3,849.17	\$4,162.29	\$4,510.27	\$4,899.60	\$5,379.07
95	\$2,628.08	\$3,420.05	\$4,135.41	\$4,460.74	\$4,825.68	\$5,235.57	\$5,741.32
96	\$2,815.77	\$3,670.07	\$4,442.96	\$4,780.56	\$5,163.15	\$5,594.59	\$6,127.98
97	\$3,016.86	\$3,938.37	\$4,773.35	\$5,123.34	\$5,524.23	\$5,978.22	\$6,540.66
98	\$3,232.30	\$4,226.31	\$5,128.33	\$5,490.70	\$5,910.54	\$6,388.16	\$6,981.16
99	\$3,463.14	\$4,535.28	\$5,509.70	\$5,884.38	\$6,323.90	\$6,826.21	\$7,451.32
100	\$3,710.46	\$4,866.83	\$5,919.45	\$6,306.28	\$6,766.13	\$7,294.31	\$7,953.13

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$59.98	\$73.71	\$84.70	\$96.09	\$107.35	\$119.25	\$133.04
31	\$62.22	\$76.61	\$88.13	\$99.97	\$111.72	\$124.13	\$138.46
32	\$64.56	\$79.61	\$91.62	\$104.02	\$116.30	\$129.21	\$144.13
33	\$66.97	\$82.78	\$95.31	\$108.22	\$121.04	\$134.52	\$150.00
34	\$69.53	\$86.01	\$99.10	\$112.61	\$125.98	\$140.03	\$156.11
35	\$72.12	\$89.39	\$103.09	\$117.16	\$131.14	\$145.77	\$162.48
36	\$74.33	\$92.24	\$106.43	\$120.97	\$135.46	\$150.62	\$167.84
37	\$76.56	\$95.18	\$109.87	\$124.93	\$139.91	\$155.60	\$173.38
38	\$78.90	\$98.19	\$113.40	\$129.02	\$144.54	\$160.76	\$179.12
39	\$81.31	\$101.31	\$117.06	\$133.24	\$149.31	\$166.09	\$185.06
40	\$83.80	\$104.55	\$120.85	\$137.60	\$154.22	\$171.58	\$191.17
41	\$86.35	\$107.87	\$124.76	\$142.09	\$159.32	\$177.28	\$197.52
42	\$88.98	\$111.30	\$128.79	\$146.71	\$164.57	\$183.15	\$204.05
43	\$91.71	\$114.84	\$132.94	\$151.50	\$169.99	\$189.22	\$210.80
44	\$94.47	\$118.47	\$137.24	\$156.44	\$175.61	\$195.48	\$217.78
45	\$97.37	\$122.24	\$141.67	\$161.56	\$181.40	\$201.97	\$224.98
46	\$99.89	\$125.54	\$145.57	\$166.07	\$186.52	\$207.71	\$231.40
47	\$102.46	\$128.93	\$149.57	\$170.70	\$191.80	\$213.62	\$238.00
48	\$105.13	\$132.44	\$153.70	\$175.48	\$197.22	\$219.70	\$244.79
49	\$107.83	\$136.00	\$157.93	\$180.40	\$202.80	\$225.97	\$251.75
50	\$110.64	\$139.67	\$162.28	\$185.45	\$208.53	\$232.38	\$258.95
51	\$113.49	\$143.46	\$166.75	\$190.64	\$214.43	\$239.01	\$266.31
52	\$116.43	\$147.32	\$171.36	\$195.95	\$220.50	\$245.82	\$273.90
53	\$119.46	\$151.29	\$176.06	\$201.44	\$226.75	\$252.81	\$281.72
54	\$122.54	\$155.37	\$180.90	\$207.09	\$233.14	\$260.01	\$289.76
55	\$125.72	\$159.58	\$185.88	\$212.87	\$239.73	\$267.42	\$298.00
56	\$133.48	\$169.37	\$197.24	\$226.21	\$255.01	\$284.66	\$317.42
57	\$141.73	\$179.77	\$209.29	\$240.34	\$271.24	\$303.03	\$338.07
58	\$150.49	\$190.78	\$222.08	\$255.40	\$288.53	\$322.54	\$360.05
59	\$159.79	\$202.51	\$235.65	\$271.38	\$306.91	\$343.34	\$383.51
60	\$169.66	\$214.92	\$250.05	\$288.35	\$326.47	\$365.46	\$408.45
61	\$180.16	\$228.12	\$265.31	\$306.44	\$347.25	\$389.02	\$435.03
62	\$191.27	\$242.13	\$281.54	\$325.60	\$369.36	\$414.10	\$463.33
63	\$207.57	\$262.65	\$305.25	\$352.51	\$399.43	\$447.41	\$500.36
64	\$225.28	\$284.91	\$330.98	\$381.64	\$432.00	\$483.49	\$540.33
65	\$244.48	\$309.08	\$358.88	\$413.17	\$467.15	\$522.41	\$583.53
66	\$265.33	\$335.24	\$389.12	\$447.30	\$505.22	\$564.49	\$630.13
67	\$287.95	\$363.66	\$421.92	\$484.27	\$546.34	\$609.95	\$680.48
68	\$317.38	\$401.95	\$467.19	\$534.49	\$601.54	\$670.34	\$746.78
69	\$349.81	\$444.25	\$517.33	\$589.94	\$662.32	\$736.67	\$819.54
70	\$385.57	\$490.98	\$572.83	\$651.14	\$729.23	\$809.61	\$899.37
71	\$424.95	\$542.66	\$634.30	\$718.67	\$802.89	\$889.75	\$987.00
72	\$468.38	\$599.79	\$702.36	\$793.23	\$884.01	\$977.84	\$1,083.19
73	\$519.17	\$667.86	\$784.56	\$883.58	\$982.54	\$1,084.97	\$1,200.16
74	\$575.48	\$743.66	\$876.38	\$984.25	\$1,092.05	\$1,203.81	\$1,329.77
75	\$637.89	\$828.07	\$978.97	\$1,096.37	\$1,213.78	\$1,335.67	\$1,473.40
76	\$707.05	\$922.07	\$1,093.56	\$1,221.24	\$1,349.05	\$1,482.01	\$1,632.50
77	\$783.74	\$1,026.73	\$1,221.56	\$1,360.37	\$1,499.43	\$1,644.34	\$1,808.80
78	\$851.67	\$1,120.75	\$1,338.10	\$1,486.17	\$1,634.35	\$1,788.89	\$1,964.23
79	\$925.51	\$1,223.37	\$1,465.77	\$1,623.60	\$1,781.45	\$1,946.13	\$2,133.05
80	\$1,005.71	\$1,335.40	\$1,605.60	\$1,773.76	\$1,941.79	\$2,117.16	\$2,316.33
81	\$1,092.88	\$1,457.69	\$1,758.80	\$1,937.79	\$2,116.53	\$2,303.28	\$2,515.41
82	\$1,187.60	\$1,591.16	\$1,926.61	\$2,116.97	\$2,306.99	\$2,505.75	\$2,731.55
83	\$1,302.73	\$1,752.16	\$2,129.12	\$2,333.53	\$2,537.70	\$2,751.50	\$2,994.16
84	\$1,429.00	\$1,929.44	\$2,352.88	\$2,572.23	\$2,791.50	\$3,021.38	\$3,282.03
85	\$1,533.91	\$2,067.48	\$2,520.91	\$2,754.02	\$2,988.11	\$3,234.37	\$3,514.71
86	\$1,649.05	\$2,219.43	\$2,706.29	\$2,954.20	\$3,204.29	\$3,468.29	\$3,769.93
87	\$1,775.40	\$2,386.66	\$2,910.86	\$3,174.65	\$3,442.00	\$3,725.16	\$4,049.85
88	\$1,895.81	\$2,544.93	\$3,103.84	\$3,381.12	\$3,664.14	\$3,965.12	\$4,312.32
89	\$2,026.43	\$2,716.87	\$3,313.91	\$3,605.33	\$3,905.09	\$4,225.12	\$4,596.49
90	\$2,168.06	\$2,903.74	\$3,542.53	\$3,848.83	\$4,166.42	\$4,506.84	\$4,904.18
91	\$2,321.71	\$3,106.79	\$3,791.36	\$4,113.32	\$4,449.86	\$4,812.09	\$5,237.31
92	\$2,488.33	\$3,327.41	\$4,062.17	\$4,400.58	\$4,757.29	\$5,142.84	\$5,598.01
93	\$2,640.94	\$3,529.74	\$4,310.15	\$4,660.42	\$5,032.81	\$5,437.07	\$5,916.00
94	\$2,804.43	\$3,746.87	\$4,576.60	\$4,938.89	\$5,327.60	\$5,751.49	\$6,255.40
95	\$2,979.59	\$3,979.85	\$4,862.84	\$5,237.34	\$5,643.01	\$6,087.46	\$6,617.65
96	\$3,167.28	\$4,229.87	\$5,170.39	\$5,557.16	\$5,980.48	\$6,446.48	\$7,004.31
97	\$3,368.37	\$4,498.17	\$5,500.78	\$5,899.94	\$6,341.56	\$6,830.11	\$7,416.99
98	\$3,583.81	\$4,786.11	\$5,855.76	\$6,267.30	\$6,727.87	\$7,240.05	\$7,857.49
99	\$3,814.65	\$5,095.08	\$6,237.13	\$6,660.98	\$7,141.23	\$7,678.10	\$8,327.65
100	\$4,061.97	\$5,426.63	\$6,646.88	\$7,082.88	\$7,583.46	\$8,146.20	\$8,829.46

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$113.09	\$140.92	\$165.09	\$191.37	\$217.71	\$244.97	\$276.46
31	\$115.85	\$144.41	\$169.27	\$196.26	\$223.29	\$251.31	\$283.70
32	\$118.72	\$148.01	\$173.53	\$201.24	\$229.04	\$257.79	\$291.12
33	\$121.61	\$151.73	\$177.92	\$206.36	\$234.92	\$264.48	\$298.75
34	\$124.62	\$155.50	\$182.38	\$211.65	\$240.94	\$271.29	\$306.55
35	\$127.66	\$159.37	\$186.97	\$217.02	\$247.13	\$278.31	\$314.60
36	\$129.90	\$162.20	\$190.35	\$220.98	\$251.70	\$283.52	\$320.53
37	\$132.15	\$165.10	\$193.78	\$225.03	\$256.35	\$288.81	\$326.57
38	\$134.46	\$168.01	\$197.29	\$229.15	\$261.08	\$294.17	\$332.72
39	\$136.81	\$171.00	\$200.83	\$233.35	\$265.93	\$299.68	\$338.99
40	\$139.20	\$174.05	\$204.46	\$237.61	\$270.85	\$305.24	\$345.38
41	\$141.63	\$177.17	\$208.15	\$241.97	\$275.86	\$310.93	\$351.92
42	\$144.09	\$180.31	\$211.90	\$246.40	\$280.94	\$316.73	\$358.54
43	\$146.62	\$183.52	\$215.74	\$250.89	\$286.15	\$322.65	\$365.30
44	\$149.16	\$186.78	\$219.64	\$255.48	\$291.45	\$328.65	\$372.20
45	\$151.78	\$190.11	\$223.57	\$260.17	\$296.84	\$334.75	\$379.21
46	\$154.06	\$193.04	\$227.11	\$264.32	\$301.62	\$340.26	\$385.45
47	\$156.37	\$196.03	\$230.68	\$268.55	\$306.50	\$345.82	\$391.81
48	\$158.75	\$199.08	\$234.31	\$272.86	\$311.46	\$351.47	\$398.25
49	\$161.12	\$202.17	\$237.99	\$277.21	\$316.52	\$357.21	\$404.80
50	\$163.57	\$205.29	\$241.75	\$281.65	\$321.65	\$363.05	\$411.50
51	\$166.02	\$208.48	\$245.57	\$286.16	\$326.86	\$368.99	\$418.26
52	\$168.52	\$211.70	\$249.42	\$290.76	\$332.17	\$375.05	\$425.14
53	\$171.07	\$214.96	\$253.36	\$295.40	\$337.54	\$381.17	\$432.16
54	\$173.66	\$218.28	\$257.33	\$300.13	\$343.02	\$387.40	\$439.28
55	\$176.27	\$221.69	\$261.40	\$304.92	\$348.57	\$393.73	\$446.51
56	\$183.83	\$231.62	\$273.47	\$319.47	\$365.53	\$413.21	\$468.88
57	\$191.72	\$242.02	\$286.11	\$334.67	\$383.34	\$433.69	\$492.39
58	\$199.93	\$252.87	\$299.32	\$350.61	\$402.02	\$455.12	\$517.07
59	\$208.53	\$264.22	\$313.15	\$367.32	\$421.60	\$477.66	\$543.01
60	\$217.50	\$276.08	\$327.64	\$384.80	\$442.11	\$501.30	\$570.22
61	\$226.82	\$288.47	\$342.75	\$403.15	\$463.62	\$526.09	\$598.80
62	\$236.54	\$301.42	\$358.61	\$422.34	\$486.21	\$552.14	\$628.83
63	\$254.18	\$323.40	\$384.34	\$451.52	\$518.78	\$588.29	\$669.22
64	\$273.13	\$346.97	\$411.93	\$482.69	\$553.58	\$626.84	\$712.23
65	\$293.52	\$372.27	\$441.51	\$516.03	\$590.65	\$667.86	\$758.02
66	\$315.40	\$399.38	\$473.19	\$551.64	\$630.25	\$711.60	\$806.74
67	\$338.91	\$428.52	\$507.16	\$589.71	\$672.49	\$758.22	\$858.58
68	\$369.87	\$468.66	\$555.45	\$643.43	\$731.63	\$823.02	\$930.25
69	\$403.61	\$512.55	\$608.34	\$702.02	\$795.93	\$893.35	\$1,007.94
70	\$440.47	\$560.53	\$666.27	\$765.94	\$865.92	\$969.69	\$1,092.08
71	\$480.67	\$613.02	\$729.73	\$835.69	\$942.05	\$1,052.56	\$1,183.29
72	\$524.55	\$670.44	\$799.21	\$911.78	\$1,024.88	\$1,142.53	\$1,282.10
73	\$576.77	\$740.07	\$884.52	\$1,006.22	\$1,128.54	\$1,255.86	\$1,407.22
74	\$634.16	\$816.97	\$978.91	\$1,110.47	\$1,242.69	\$1,380.44	\$1,544.54
75	\$697.28	\$901.84	\$1,083.41	\$1,225.49	\$1,368.40	\$1,517.37	\$1,695.30
76	\$766.69	\$995.55	\$1,199.02	\$1,352.44	\$1,506.78	\$1,667.89	\$1,860.72
77	\$843.00	\$1,098.95	\$1,327.00	\$1,492.54	\$1,659.17	\$1,833.29	\$2,042.31
78	\$912.67	\$1,194.77	\$1,446.75	\$1,622.92	\$1,800.32	\$1,985.65	\$2,207.50
79	\$988.09	\$1,298.91	\$1,577.27	\$1,764.73	\$1,953.43	\$2,150.64	\$2,386.08
80	\$1,069.76	\$1,412.17	\$1,719.59	\$1,918.89	\$2,119.61	\$2,329.35	\$2,579.07
81	\$1,158.14	\$1,535.29	\$1,874.75	\$2,086.53	\$2,299.89	\$2,522.90	\$2,787.69
82	\$1,253.87	\$1,669.13	\$2,043.93	\$2,268.79	\$2,495.54	\$2,732.57	\$3,013.16
83	\$1,373.95	\$1,835.98	\$2,254.31	\$2,495.89	\$2,739.93	\$2,995.19	\$3,296.94
84	\$1,505.52	\$2,019.50	\$2,486.35	\$2,745.74	\$3,008.27	\$3,283.11	\$3,607.47
85	\$1,610.43	\$2,157.54	\$2,654.38	\$2,927.53	\$3,204.88	\$3,496.10	\$3,840.15
86	\$1,725.57	\$2,309.49	\$2,839.76	\$3,127.71	\$3,421.06	\$3,730.02	\$4,095.37
87	\$1,851.92	\$2,476.72	\$3,044.33	\$3,348.16	\$3,658.77	\$3,986.89	\$4,375.29
88	\$1,972.33	\$2,634.99	\$3,237.31	\$3,554.63	\$3,880.91	\$4,226.85	\$4,637.76
89	\$2,102.95	\$2,806.93	\$3,447.38	\$3,778.84	\$4,121.86	\$4,486.85	\$4,921.93
90	\$2,244.58	\$2,993.80	\$3,676.00	\$4,022.34	\$4,383.19	\$4,768.57	\$5,229.62
91	\$2,398.23	\$3,196.85	\$3,924.83	\$4,286.83	\$4,666.63	\$5,073.82	\$5,562.75
92	\$2,564.85	\$3,417.47	\$4,195.64	\$4,574.09	\$4,974.06	\$5,404.57	\$5,923.45
93	\$2,717.46	\$3,619.80	\$4,443.62	\$4,833.93	\$5,249.58	\$5,698.80	\$6,241.44
94	\$2,880.95	\$3,836.93	\$4,710.07	\$5,112.40	\$5,544.37	\$6,013.22	\$6,580.84
95	\$3,056.11	\$4,069.91	\$4,996.31	\$5,410.85	\$5,859.78	\$6,349.19	\$6,943.09
96	\$3,243.80	\$4,319.93	\$5,303.86	\$5,730.67	\$6,197.25	\$6,708.21	\$7,329.75
97	\$3,444.89	\$4,588.23	\$5,634.25	\$6,073.45	\$6,558.33	\$7,091.84	\$7,742.43
98	\$3,660.33	\$4,876.17	\$5,989.23	\$6,440.81	\$6,944.64	\$7,501.78	\$8,182.93
99	\$3,891.17	\$5,185.14	\$6,370.60	\$6,834.49	\$7,358.00	\$7,939.83	\$8,653.09
100	\$4,138.49	\$5,516.69	\$6,780.35	\$7,256.39	\$7,800.23	\$8,407.93	\$9,154.90

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$47.58	\$56.70	\$64.52	\$72.00	\$79.82	\$88.35	\$99.08
31	\$48.28	\$57.72	\$65.80	\$73.49	\$81.50	\$90.24	\$101.24
32	\$48.97	\$58.74	\$67.11	\$74.99	\$83.22	\$92.20	\$103.43
33	\$49.67	\$59.78	\$68.41	\$76.53	\$84.99	\$94.19	\$105.68
34	\$50.38	\$60.84	\$69.77	\$78.11	\$86.78	\$96.22	\$107.97
35	\$51.13	\$61.91	\$71.16	\$79.73	\$88.62	\$98.30	\$110.32
36	\$51.87	\$62.98	\$72.51	\$81.30	\$90.40	\$100.30	\$112.58
37	\$52.62	\$64.08	\$73.88	\$82.89	\$92.21	\$102.36	\$114.89
38	\$53.37	\$65.16	\$75.29	\$84.52	\$94.08	\$104.43	\$117.26
39	\$54.14	\$66.29	\$76.72	\$86.18	\$95.96	\$106.56	\$119.65
40	\$54.93	\$67.43	\$78.19	\$87.88	\$97.89	\$108.74	\$122.11
41	\$55.72	\$68.61	\$79.68	\$89.60	\$99.87	\$110.95	\$124.62
42	\$56.53	\$69.78	\$81.21	\$91.37	\$101.86	\$113.25	\$127.17
43	\$57.34	\$70.99	\$82.74	\$93.15	\$103.90	\$115.55	\$129.79
44	\$58.18	\$72.21	\$84.32	\$95.01	\$106.00	\$117.91	\$132.44
45	\$59.01	\$73.45	\$85.92	\$96.85	\$108.13	\$120.32	\$135.16
46	\$60.03	\$74.90	\$87.74	\$98.95	\$110.52	\$122.99	\$138.18
47	\$61.08	\$76.35	\$89.59	\$101.07	\$112.91	\$125.72	\$141.29
48	\$62.12	\$77.84	\$91.47	\$103.25	\$115.40	\$128.52	\$144.46
49	\$63.19	\$79.35	\$93.40	\$105.47	\$117.91	\$131.36	\$147.69
50	\$64.29	\$80.91	\$95.35	\$107.74	\$120.51	\$134.29	\$151.03
51	\$65.40	\$82.47	\$97.37	\$110.06	\$123.14	\$137.26	\$154.41
52	\$66.49	\$84.11	\$99.42	\$112.43	\$125.86	\$140.31	\$157.86
53	\$67.66	\$85.73	\$101.51	\$114.85	\$128.60	\$143.43	\$161.42
54	\$68.81	\$87.41	\$103.65	\$117.33	\$131.42	\$146.62	\$165.05
55	\$70.01	\$89.12	\$105.83	\$119.85	\$134.29	\$149.86	\$168.75
56	\$75.46	\$95.44	\$112.87	\$127.92	\$143.45	\$160.18	\$180.46
57	\$81.38	\$102.24	\$120.34	\$136.55	\$153.23	\$171.19	\$192.95
58	\$87.72	\$109.53	\$128.33	\$145.73	\$163.67	\$182.97	\$206.32
59	\$94.58	\$117.32	\$136.85	\$155.58	\$174.83	\$195.55	\$220.61
60	\$101.98	\$125.66	\$145.93	\$166.07	\$186.75	\$209.00	\$235.88
61	\$109.96	\$134.61	\$155.60	\$177.26	\$199.47	\$223.39	\$252.24
62	\$118.55	\$144.20	\$165.94	\$189.19	\$213.07	\$238.76	\$269.71
63	\$129.10	\$157.06	\$180.77	\$206.25	\$232.41	\$260.55	\$294.44
64	\$140.61	\$171.07	\$196.91	\$224.84	\$253.51	\$284.33	\$321.43
65	\$153.13	\$186.34	\$214.50	\$245.09	\$276.53	\$310.28	\$350.89
66	\$166.76	\$202.96	\$233.62	\$267.18	\$301.62	\$338.58	\$383.06
67	\$181.61	\$221.06	\$254.50	\$291.25	\$329.00	\$369.46	\$418.18
68	\$201.92	\$246.21	\$283.86	\$324.32	\$365.89	\$410.53	\$464.28
69	\$224.48	\$274.23	\$316.58	\$361.14	\$406.94	\$456.14	\$515.45
70	\$249.57	\$305.45	\$353.07	\$402.15	\$452.60	\$506.83	\$572.30
71	\$277.44	\$340.21	\$393.80	\$447.82	\$503.37	\$563.14	\$635.38
72	\$308.43	\$378.92	\$439.20	\$498.66	\$559.82	\$625.70	\$705.42
73	\$344.78	\$424.96	\$493.62	\$559.23	\$626.75	\$699.55	\$787.81
74	\$385.43	\$476.53	\$554.80	\$627.13	\$701.67	\$782.11	\$879.78
75	\$430.85	\$534.41	\$623.55	\$703.31	\$785.57	\$874.41	\$982.50
76	\$481.64	\$599.30	\$700.82	\$788.75	\$879.48	\$977.62	\$1,097.23
77	\$538.39	\$672.10	\$787.68	\$884.56	\$984.61	\$1,092.97	\$1,225.34
78	\$586.74	\$734.80	\$863.24	\$967.45	\$1,075.14	\$1,191.78	\$1,334.01
79	\$639.39	\$803.36	\$946.01	\$1,058.11	\$1,174.00	\$1,299.50	\$1,452.34
80	\$696.79	\$878.33	\$1,036.75	\$1,157.27	\$1,281.92	\$1,416.97	\$1,581.13
81	\$759.32	\$960.31	\$1,136.16	\$1,265.74	\$1,399.77	\$1,545.03	\$1,721.37
82	\$827.48	\$1,049.91	\$1,245.14	\$1,384.35	\$1,528.47	\$1,684.71	\$1,874.03
83	\$908.06	\$1,155.70	\$1,373.84	\$1,524.51	\$1,680.67	\$1,850.09	\$2,055.30
84	\$996.46	\$1,272.18	\$1,515.87	\$1,678.83	\$1,848.04	\$2,031.75	\$2,254.12
85	\$1,093.51	\$1,400.39	\$1,672.56	\$1,848.79	\$2,032.09	\$2,231.23	\$2,472.15
86	\$1,199.98	\$1,541.52	\$1,845.45	\$2,035.98	\$2,234.47	\$2,450.28	\$2,711.30
87	\$1,316.83	\$1,696.85	\$2,036.21	\$2,242.08	\$2,457.00	\$2,690.85	\$2,973.57
88	\$1,428.20	\$1,843.86	\$2,216.20	\$2,435.09	\$2,664.93	\$2,915.60	\$3,219.51
89	\$1,548.99	\$2,003.57	\$2,412.11	\$2,644.75	\$2,890.49	\$3,159.08	\$3,485.77
90	\$1,679.99	\$2,177.13	\$2,625.30	\$2,872.42	\$3,135.11	\$3,422.92	\$3,774.07
91	\$1,822.07	\$2,365.72	\$2,857.36	\$3,119.71	\$3,400.46	\$3,708.80	\$4,086.23
92	\$1,976.17	\$2,570.65	\$3,109.91	\$3,388.27	\$3,688.23	\$4,018.55	\$4,424.18
93	\$2,117.29	\$2,758.59	\$3,341.19	\$3,631.21	\$3,946.16	\$4,294.09	\$4,722.15
94	\$2,268.48	\$2,960.25	\$3,589.67	\$3,891.58	\$4,222.13	\$4,588.56	\$5,040.15
95	\$2,430.48	\$3,176.47	\$3,856.61	\$4,170.61	\$4,517.39	\$4,903.21	\$5,379.59
96	\$2,604.07	\$3,408.90	\$4,143.41	\$4,469.64	\$4,833.28	\$5,239.43	\$5,741.89
97	\$2,790.03	\$3,658.12	\$4,451.53	\$4,790.12	\$5,171.29	\$5,598.70	\$6,128.56
98	\$2,989.29	\$3,925.55	\$4,782.58	\$5,133.58	\$5,532.94	\$5,982.62	\$6,541.30
99	\$3,202.77	\$4,212.53	\$5,138.24	\$5,501.64	\$5,919.85	\$6,392.86	\$6,981.84
100	\$3,431.48	\$4,520.48	\$5,520.35	\$5,896.13	\$6,333.84	\$6,831.23	\$7,452.04

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$56.12	\$69.49	\$80.24	\$91.21	\$102.00	\$113.34	\$126.43
31	\$58.23	\$72.26	\$83.45	\$94.90	\$106.16	\$117.97	\$131.58
32	\$60.42	\$75.10	\$86.82	\$98.74	\$110.49	\$122.82	\$136.96
33	\$62.67	\$78.03	\$90.28	\$102.75	\$115.01	\$127.85	\$142.55
34	\$65.04	\$81.13	\$93.90	\$106.89	\$119.71	\$133.09	\$148.37
35	\$67.50	\$84.31	\$97.65	\$111.21	\$124.60	\$138.55	\$154.40
36	\$69.55	\$86.98	\$100.80	\$114.85	\$128.72	\$143.15	\$159.50
37	\$71.68	\$89.76	\$104.05	\$118.60	\$132.94	\$147.89	\$164.79
38	\$73.84	\$92.60	\$107.42	\$122.46	\$137.33	\$152.76	\$170.24
39	\$76.07	\$95.56	\$110.87	\$126.47	\$141.86	\$157.86	\$175.88
40	\$78.42	\$98.58	\$114.47	\$130.59	\$146.55	\$163.08	\$181.70
41	\$80.80	\$101.73	\$118.16	\$134.85	\$151.39	\$168.46	\$187.71
42	\$83.26	\$104.95	\$122.00	\$139.25	\$156.37	\$174.06	\$193.91
43	\$85.80	\$108.29	\$125.92	\$143.81	\$161.53	\$179.84	\$200.32
44	\$88.43	\$111.72	\$129.99	\$148.51	\$166.85	\$185.78	\$206.96
45	\$91.10	\$115.28	\$134.20	\$153.34	\$172.35	\$191.95	\$213.81
46	\$93.48	\$118.40	\$137.88	\$157.64	\$177.25	\$197.41	\$219.88
47	\$95.89	\$121.60	\$141.68	\$162.07	\$182.25	\$203.02	\$226.18
48	\$98.38	\$124.91	\$145.59	\$166.60	\$187.40	\$208.81	\$232.61
49	\$100.92	\$128.24	\$149.59	\$171.26	\$192.71	\$214.76	\$239.25
50	\$103.55	\$131.74	\$153.71	\$176.02	\$198.15	\$220.86	\$246.06
51	\$106.21	\$135.27	\$157.94	\$180.95	\$203.76	\$227.14	\$253.10
52	\$108.96	\$138.95	\$162.30	\$186.01	\$209.52	\$233.62	\$260.30
53	\$111.82	\$142.68	\$166.76	\$191.21	\$215.45	\$240.27	\$267.72
54	\$114.69	\$146.54	\$171.35	\$196.58	\$221.56	\$247.13	\$275.35
55	\$117.66	\$150.51	\$176.07	\$202.08	\$227.81	\$254.14	\$283.21
56	\$124.90	\$159.73	\$186.83	\$214.72	\$242.32	\$270.54	\$301.65
57	\$132.64	\$169.53	\$198.23	\$228.18	\$257.74	\$287.96	\$321.26
58	\$140.83	\$179.94	\$210.33	\$242.42	\$274.15	\$306.52	\$342.17
59	\$149.51	\$190.98	\$223.20	\$257.60	\$291.62	\$326.29	\$364.43
60	\$158.77	\$202.72	\$236.83	\$273.73	\$310.19	\$347.32	\$388.15
61	\$168.58	\$215.14	\$251.30	\$290.87	\$329.95	\$369.72	\$413.39
62	\$178.97	\$228.33	\$266.65	\$309.07	\$350.97	\$393.56	\$440.31
63	\$194.25	\$247.69	\$289.13	\$334.63	\$379.54	\$425.26	\$475.49
64	\$210.81	\$268.70	\$313.50	\$362.27	\$410.47	\$459.49	\$513.48
65	\$228.79	\$291.47	\$339.93	\$392.21	\$443.92	\$496.50	\$554.51
66	\$248.29	\$316.17	\$368.58	\$424.62	\$480.06	\$536.47	\$598.82
67	\$269.48	\$342.96	\$399.64	\$459.69	\$519.15	\$579.66	\$646.69
68	\$296.99	\$379.05	\$442.54	\$507.37	\$571.59	\$637.08	\$709.69
69	\$327.35	\$418.97	\$490.00	\$559.98	\$629.34	\$700.14	\$778.83
70	\$360.81	\$463.04	\$542.58	\$618.10	\$692.93	\$769.46	\$854.71
71	\$397.67	\$511.77	\$600.79	\$682.20	\$762.91	\$845.62	\$937.98
72	\$438.28	\$565.62	\$665.26	\$752.96	\$839.98	\$929.33	\$1,029.37
73	\$485.85	\$629.86	\$743.11	\$838.73	\$933.61	\$1,031.13	\$1,140.54
74	\$538.52	\$701.30	\$830.10	\$934.27	\$1,037.67	\$1,144.10	\$1,263.70
75	\$596.92	\$780.95	\$927.26	\$1,040.70	\$1,153.33	\$1,269.41	\$1,400.17
76	\$661.66	\$869.57	\$1,035.77	\$1,159.28	\$1,281.89	\$1,408.47	\$1,551.40
77	\$733.42	\$968.30	\$1,157.02	\$1,291.33	\$1,424.75	\$1,562.76	\$1,718.94
78	\$796.99	\$1,056.94	\$1,267.43	\$1,410.75	\$1,552.99	\$1,700.13	\$1,866.64
79	\$866.04	\$1,153.73	\$1,388.32	\$1,541.21	\$1,692.77	\$1,849.58	\$2,027.08
80	\$941.12	\$1,259.38	\$1,520.80	\$1,683.75	\$1,845.09	\$2,012.14	\$2,201.25
81	\$1,022.70	\$1,374.71	\$1,665.88	\$1,839.46	\$2,011.16	\$2,189.02	\$2,390.42
82	\$1,111.36	\$1,500.59	\$1,824.84	\$2,009.56	\$2,192.15	\$2,381.43	\$2,595.84
83	\$1,219.08	\$1,652.42	\$2,016.64	\$2,215.12	\$2,411.36	\$2,614.99	\$2,845.41
84	\$1,337.22	\$1,819.64	\$2,228.60	\$2,441.68	\$2,652.49	\$2,871.49	\$3,118.98
85	\$1,434.27	\$1,947.85	\$2,385.29	\$2,611.64	\$2,836.54	\$3,070.97	\$3,337.01
86	\$1,540.74	\$2,088.98	\$2,558.18	\$2,798.83	\$3,038.92	\$3,290.02	\$3,576.16
87	\$1,657.59	\$2,244.31	\$2,748.94	\$3,004.93	\$3,261.45	\$3,530.59	\$3,838.43
88	\$1,768.96	\$2,391.32	\$2,928.93	\$3,197.94	\$3,469.38	\$3,755.34	\$4,084.37
89	\$1,889.75	\$2,551.03	\$3,124.84	\$3,407.60	\$3,694.94	\$3,998.82	\$4,350.63
90	\$2,020.75	\$2,724.59	\$3,338.03	\$3,635.27	\$3,939.56	\$4,262.66	\$4,638.93
91	\$2,162.83	\$2,913.18	\$3,570.09	\$3,882.56	\$4,204.91	\$4,548.54	\$4,951.09
92	\$2,316.93	\$3,118.11	\$3,822.64	\$4,151.12	\$4,492.68	\$4,858.29	\$5,289.04
93	\$2,458.05	\$3,306.05	\$4,053.92	\$4,394.06	\$4,750.61	\$5,133.83	\$5,587.01
94	\$2,609.24	\$3,507.71	\$4,302.40	\$4,654.43	\$5,026.58	\$5,428.30	\$5,905.01
95	\$2,771.24	\$3,724.13	\$4,569.34	\$4,933.46	\$5,321.84	\$5,742.95	\$6,244.45
96	\$2,944.83	\$3,956.36	\$4,856.14	\$5,232.49	\$5,637.73	\$6,079.17	\$6,606.75
97	\$3,130.79	\$4,205.58	\$5,164.26	\$5,552.97	\$5,975.74	\$6,438.44	\$6,993.42
98	\$3,330.05	\$4,473.01	\$5,495.31	\$5,896.43	\$6,337.39	\$6,822.36	\$7,406.16
99	\$3,543.53	\$4,759.99	\$5,850.97	\$6,264.49	\$6,724.30	\$7,232.60	\$7,846.70
100	\$3,772.24	\$5,067.94	\$6,233.08	\$6,658.98	\$7,138.29	\$7,670.97	\$8,316.90

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$107.36	\$134.74	\$158.52	\$184.16	\$209.75	\$236.20	\$266.78
31	\$110.01	\$138.11	\$162.53	\$188.87	\$215.15	\$242.28	\$273.76
32	\$112.71	\$141.55	\$166.65	\$193.66	\$220.67	\$248.56	\$280.93
33	\$115.47	\$145.06	\$170.81	\$198.60	\$226.33	\$255.00	\$288.29
34	\$118.31	\$148.67	\$175.13	\$203.67	\$232.15	\$261.57	\$295.85
35	\$121.24	\$152.40	\$179.52	\$208.85	\$238.11	\$268.35	\$303.59
36	\$123.33	\$155.10	\$182.78	\$212.68	\$242.53	\$273.34	\$309.31
37	\$125.49	\$157.87	\$186.06	\$216.56	\$247.00	\$278.45	\$315.13
38	\$127.66	\$160.66	\$189.41	\$220.52	\$251.56	\$283.61	\$321.08
39	\$129.89	\$163.52	\$192.83	\$224.55	\$256.24	\$288.91	\$327.14
40	\$132.17	\$166.43	\$196.32	\$228.68	\$260.96	\$294.30	\$333.30
41	\$134.47	\$169.40	\$199.87	\$232.85	\$265.79	\$299.79	\$339.60
42	\$136.81	\$172.41	\$203.48	\$237.10	\$270.69	\$305.40	\$345.99
43	\$139.20	\$175.49	\$207.14	\$241.43	\$275.70	\$311.08	\$352.51
44	\$141.63	\$178.60	\$210.86	\$245.87	\$280.82	\$316.86	\$359.17
45	\$144.10	\$181.78	\$214.69	\$250.36	\$285.98	\$322.77	\$365.94
46	\$146.26	\$184.60	\$218.06	\$254.37	\$290.63	\$328.05	\$371.96
47	\$148.50	\$187.46	\$221.49	\$258.43	\$295.34	\$333.40	\$378.10
48	\$150.73	\$190.36	\$224.98	\$262.57	\$300.12	\$338.87	\$384.32
49	\$152.99	\$193.30	\$228.52	\$266.78	\$304.98	\$344.41	\$390.66
50	\$155.30	\$196.31	\$232.12	\$271.04	\$309.93	\$350.04	\$397.10
51	\$157.65	\$199.32	\$235.78	\$275.40	\$314.93	\$355.75	\$403.62
52	\$160.01	\$202.42	\$239.50	\$279.82	\$320.07	\$361.60	\$410.26
53	\$162.45	\$205.56	\$243.27	\$284.28	\$325.24	\$367.50	\$417.03
54	\$164.88	\$208.74	\$247.10	\$288.82	\$330.52	\$373.53	\$423.90
55	\$167.38	\$211.96	\$250.99	\$293.46	\$335.86	\$379.62	\$430.89
56	\$174.54	\$221.47	\$262.60	\$307.44	\$352.22	\$398.40	\$452.49
57	\$182.05	\$231.42	\$274.71	\$322.08	\$369.36	\$418.12	\$475.17
58	\$189.84	\$241.79	\$287.40	\$337.41	\$387.33	\$438.83	\$498.98
59	\$198.00	\$252.66	\$300.70	\$353.48	\$406.21	\$460.53	\$523.99
60	\$206.51	\$264.00	\$314.57	\$370.34	\$425.99	\$483.32	\$550.24
61	\$215.37	\$275.84	\$329.10	\$387.98	\$446.71	\$507.25	\$577.83
62	\$224.60	\$288.21	\$344.30	\$406.44	\$468.47	\$532.36	\$606.80
63	\$241.36	\$309.24	\$369.04	\$434.52	\$499.86	\$567.22	\$645.80
64	\$259.35	\$331.79	\$395.54	\$464.52	\$533.38	\$604.38	\$687.31
65	\$278.70	\$355.95	\$423.92	\$496.57	\$569.14	\$643.97	\$731.50
66	\$299.47	\$381.93	\$454.34	\$530.87	\$607.29	\$686.10	\$778.50
67	\$321.81	\$409.76	\$486.98	\$567.53	\$647.98	\$731.01	\$828.52
68	\$351.18	\$448.13	\$533.36	\$619.19	\$704.94	\$793.51	\$897.71
69	\$383.24	\$490.10	\$584.12	\$675.58	\$766.95	\$861.32	\$972.67
70	\$418.23	\$535.98	\$639.75	\$737.10	\$834.36	\$934.94	\$1,053.90
71	\$456.41	\$586.16	\$700.66	\$804.22	\$907.71	\$1,014.85	\$1,141.87
72	\$498.06	\$641.06	\$767.38	\$877.48	\$987.52	\$1,101.58	\$1,237.23
73	\$547.64	\$707.69	\$849.27	\$968.35	\$1,087.38	\$1,210.85	\$1,357.97
74	\$602.13	\$781.18	\$939.93	\$1,068.66	\$1,197.37	\$1,330.96	\$1,490.50
75	\$662.08	\$862.35	\$1,040.25	\$1,179.36	\$1,318.49	\$1,462.96	\$1,635.95
76	\$727.95	\$951.92	\$1,151.28	\$1,301.54	\$1,451.86	\$1,608.09	\$1,795.61
77	\$800.41	\$1,050.84	\$1,274.16	\$1,436.36	\$1,598.70	\$1,767.60	\$1,970.85
78	\$866.58	\$1,142.43	\$1,389.16	\$1,561.84	\$1,734.68	\$1,914.48	\$2,130.24
79	\$938.19	\$1,242.04	\$1,514.48	\$1,698.27	\$1,882.24	\$2,073.55	\$2,302.59
80	\$1,015.75	\$1,350.32	\$1,651.14	\$1,846.63	\$2,042.33	\$2,245.87	\$2,488.82
81	\$1,099.69	\$1,468.06	\$1,800.11	\$2,007.99	\$2,216.06	\$2,432.49	\$2,690.15
82	\$1,190.58	\$1,596.04	\$1,962.55	\$2,183.39	\$2,404.58	\$2,634.61	\$2,907.73
83	\$1,304.58	\$1,755.54	\$2,164.54	\$2,401.95	\$2,640.05	\$2,887.86	\$3,181.59
84	\$1,429.48	\$1,931.06	\$2,387.36	\$2,642.35	\$2,898.59	\$3,165.43	\$3,481.24
85	\$1,526.53	\$2,059.27	\$2,544.05	\$2,812.31	\$3,082.64	\$3,364.91	\$3,699.27
86	\$1,633.00	\$2,200.40	\$2,716.94	\$2,999.50	\$3,285.02	\$3,583.96	\$3,938.42
87	\$1,749.85	\$2,355.73	\$2,907.70	\$3,205.60	\$3,507.55	\$3,824.53	\$4,200.69
88	\$1,861.22	\$2,502.74	\$3,087.69	\$3,398.61	\$3,715.48	\$4,049.28	\$4,446.63
89	\$1,982.01	\$2,662.45	\$3,283.60	\$3,608.27	\$3,941.04	\$4,292.76	\$4,712.89
90	\$2,113.01	\$2,836.01	\$3,496.79	\$3,835.94	\$4,185.66	\$4,556.60	\$5,001.19
91	\$2,255.09	\$3,024.60	\$3,728.85	\$4,083.23	\$4,451.01	\$4,842.48	\$5,313.35
92	\$2,409.19	\$3,229.53	\$3,981.40	\$4,351.79	\$4,738.78	\$5,152.23	\$5,651.30
93	\$2,550.31	\$3,417.47	\$4,212.68	\$4,594.73	\$4,996.71	\$5,427.77	\$5,949.27
94	\$2,701.50	\$3,619.13	\$4,461.16	\$4,855.10	\$5,272.68	\$5,722.24	\$6,267.27
95	\$2,863.50	\$3,835.55	\$4,728.10	\$5,134.13	\$5,567.94	\$6,036.89	\$6,606.71
96	\$3,037.09	\$4,067.78	\$5,014.90	\$5,433.16	\$5,883.83	\$6,373.11	\$6,969.01
97	\$3,223.05	\$4,317.00	\$5,323.02	\$5,753.64	\$6,221.84	\$6,732.38	\$7,355.68
98	\$3,422.31	\$4,584.43	\$5,654.07	\$6,097.10	\$6,583.49	\$7,116.30	\$7,768.42
99	\$3,635.79	\$4,871.41	\$6,009.73	\$6,465.16	\$6,970.40	\$7,526.54	\$8,208.96
100	\$3,864.50	\$5,179.36	\$6,391.84	\$6,859.65	\$7,384.39	\$7,964.91	\$8,679.16

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$75.70	\$90.84	\$102.84	\$114.32	\$126.59	\$140.35
31	\$77.33	\$92.98	\$105.41	\$117.24	\$129.83	\$143.99
32	\$78.96	\$95.19	\$108.08	\$120.22	\$133.18	\$147.72
33	\$80.66	\$97.45	\$110.77	\$123.27	\$136.60	\$151.55
34	\$82.36	\$99.73	\$113.56	\$126.42	\$140.13	\$155.48
35	\$84.12	\$102.10	\$116.39	\$129.63	\$143.72	\$159.51
36	\$85.79	\$104.32	\$119.04	\$132.61	\$147.04	\$163.23
37	\$87.49	\$106.56	\$121.75	\$135.65	\$150.47	\$167.04
38	\$89.22	\$108.87	\$124.53	\$138.76	\$153.94	\$170.93
39	\$91.00	\$111.22	\$127.36	\$141.94	\$157.52	\$174.92
40	\$92.80	\$113.64	\$130.26	\$145.22	\$161.15	\$179.00
41	\$94.64	\$116.08	\$133.22	\$148.54	\$164.90	\$183.18
42	\$96.52	\$118.60	\$136.24	\$151.97	\$168.72	\$187.44
43	\$98.44	\$121.16	\$139.35	\$155.44	\$172.63	\$191.83
44	\$100.40	\$123.77	\$142.51	\$159.02	\$176.63	\$196.30
45	\$102.39	\$126.45	\$145.73	\$162.69	\$180.73	\$200.87
46	\$104.50	\$129.24	\$149.13	\$166.49	\$185.02	\$205.66
47	\$106.63	\$132.07	\$152.59	\$170.39	\$189.39	\$210.57
48	\$108.82	\$134.99	\$156.12	\$174.39	\$193.87	\$215.58
49	\$111.05	\$137.96	\$159.73	\$178.48	\$198.45	\$220.74
50	\$113.35	\$140.99	\$163.44	\$182.67	\$203.15	\$226.00
51	\$115.65	\$144.09	\$167.23	\$186.94	\$207.96	\$231.40
52	\$118.05	\$147.27	\$171.10	\$191.31	\$212.89	\$236.91
53	\$120.48	\$150.51	\$175.07	\$195.81	\$217.92	\$242.59
54	\$122.94	\$153.83	\$179.14	\$200.40	\$223.09	\$248.38
55	\$125.48	\$157.21	\$183.28	\$205.10	\$228.35	\$254.29
56	\$135.27	\$168.29	\$195.27	\$218.69	\$243.68	\$271.51
57	\$145.86	\$180.19	\$208.05	\$233.21	\$260.01	\$289.90
58	\$157.27	\$192.89	\$221.66	\$248.65	\$277.44	\$309.49
59	\$169.57	\$206.51	\$236.17	\$265.15	\$296.04	\$330.43
60	\$182.82	\$221.06	\$251.63	\$282.73	\$315.92	\$352.81
61	\$197.12	\$236.67	\$268.08	\$301.46	\$337.08	\$376.69
62	\$212.54	\$253.35	\$285.61	\$321.48	\$359.69	\$402.16
63	\$231.26	\$275.56	\$310.58	\$349.76	\$391.51	\$437.96
64	\$251.64	\$299.70	\$337.68	\$380.50	\$426.15	\$476.94
65	\$273.84	\$325.94	\$367.16	\$413.99	\$463.84	\$519.38
66	\$297.96	\$354.50	\$399.21	\$450.41	\$504.89	\$565.60
67	\$324.22	\$385.57	\$434.07	\$490.02	\$549.58	\$615.93
68	\$360.52	\$429.28	\$483.75	\$545.13	\$610.58	\$683.66
69	\$400.90	\$477.94	\$539.12	\$606.43	\$678.40	\$758.85
70	\$445.78	\$532.14	\$600.84	\$674.64	\$753.72	\$842.29
71	\$495.71	\$592.48	\$669.60	\$750.52	\$837.41	\$934.94
72	\$551.24	\$659.65	\$746.23	\$834.93	\$930.38	\$1,037.77
73	\$617.31	\$740.88	\$839.66	\$937.20	\$1,042.43	\$1,161.10
74	\$691.33	\$832.10	\$944.80	\$1,051.97	\$1,167.98	\$1,299.10
75	\$774.25	\$934.55	\$1,063.07	\$1,180.81	\$1,308.62	\$1,453.50
76	\$867.08	\$1,049.62	\$1,196.16	\$1,325.43	\$1,466.20	\$1,626.26
77	\$971.04	\$1,178.87	\$1,345.90	\$1,487.76	\$1,642.77	\$1,819.54
78	\$1,052.50	\$1,281.39	\$1,466.07	\$1,617.16	\$1,782.64	\$1,971.70
79	\$1,140.75	\$1,392.87	\$1,597.01	\$1,757.83	\$1,934.46	\$2,136.56
80	\$1,236.46	\$1,514.03	\$1,739.61	\$1,910.71	\$2,099.17	\$2,315.22
81	\$1,340.19	\$1,645.73	\$1,894.95	\$2,076.90	\$2,277.92	\$2,508.84
82	\$1,452.60	\$1,788.89	\$2,064.15	\$2,257.55	\$2,471.91	\$2,718.64
83	\$1,594.03	\$1,969.18	\$2,277.54	\$2,486.08	\$2,718.08	\$2,985.54
84	\$1,749.24	\$2,167.62	\$2,512.99	\$2,737.76	\$2,988.75	\$3,278.66
85	\$1,919.57	\$2,386.06	\$2,772.75	\$3,014.93	\$3,286.42	\$3,600.57
86	\$2,106.51	\$2,626.51	\$3,059.40	\$3,320.17	\$3,613.69	\$3,954.07
87	\$2,311.62	\$2,891.20	\$3,375.65	\$3,656.27	\$3,973.59	\$4,342.31
88	\$2,507.13	\$3,141.65	\$3,674.02	\$3,971.03	\$4,309.88	\$4,704.95
89	\$2,719.15	\$3,413.79	\$3,998.77	\$4,312.89	\$4,674.65	\$5,097.88
90	\$2,949.10	\$3,709.52	\$4,352.22	\$4,684.19	\$5,070.27	\$5,523.64
91	\$3,198.54	\$4,030.84	\$4,736.91	\$5,087.45	\$5,499.37	\$5,984.96
92	\$3,469.03	\$4,380.01	\$5,155.61	\$5,525.43	\$5,964.80	\$6,484.80
93	\$3,716.78	\$4,700.23	\$5,539.01	\$5,921.60	\$6,381.94	\$6,929.46
94	\$3,982.20	\$5,043.83	\$5,950.94	\$6,346.17	\$6,828.24	\$7,404.63
95	\$4,266.60	\$5,412.57	\$6,393.47	\$6,801.21	\$7,305.76	\$7,912.41
96	\$4,571.28	\$5,808.27	\$6,868.94	\$7,288.85	\$7,816.67	\$8,454.96
97	\$4,897.75	\$6,232.88	\$7,379.75	\$7,811.48	\$8,363.29	\$9,034.74
98	\$5,247.52	\$6,688.54	\$7,928.57	\$8,371.56	\$8,948.15	\$9,654.29
99	\$5,622.25	\$7,177.52	\$8,518.19	\$8,971.82	\$9,573.91	\$10,316.29
100	\$6,023.75	\$7,702.23	\$9,151.66	\$9,615.10	\$10,243.44	\$11,023.69

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$93.97	\$113.57	\$129.27	\$145.90	\$163.00	\$181.54
31	\$97.79	\$118.28	\$134.68	\$152.02	\$169.86	\$189.19
32	\$101.74	\$123.21	\$140.34	\$158.40	\$177.00	\$197.15
33	\$105.87	\$128.34	\$146.19	\$165.02	\$184.45	\$205.45
34	\$110.16	\$133.66	\$152.31	\$171.95	\$192.22	\$214.10
35	\$114.64	\$139.22	\$158.68	\$179.15	\$200.30	\$223.13
36	\$118.38	\$143.89	\$163.99	\$185.23	\$207.11	\$230.70
37	\$122.25	\$148.69	\$169.51	\$191.45	\$214.14	\$238.55
38	\$126.19	\$153.68	\$175.21	\$197.90	\$221.40	\$246.63
39	\$130.35	\$158.80	\$181.10	\$204.61	\$228.94	\$255.01
40	\$134.61	\$164.14	\$187.20	\$211.51	\$236.69	\$263.68
41	\$138.99	\$169.64	\$193.46	\$218.65	\$244.72	\$272.64
42	\$143.52	\$175.30	\$199.95	\$226.02	\$253.04	\$281.90
43	\$148.20	\$181.17	\$206.67	\$233.65	\$261.63	\$291.47
44	\$153.05	\$187.24	\$213.61	\$241.56	\$270.53	\$301.37
45	\$158.03	\$193.49	\$220.78	\$249.71	\$279.69	\$311.61
46	\$162.44	\$199.02	\$227.17	\$256.99	\$287.94	\$320.81
47	\$166.95	\$204.71	\$233.73	\$264.50	\$296.40	\$330.29
48	\$171.58	\$210.58	\$240.50	\$272.23	\$305.11	\$340.04
49	\$176.36	\$216.61	\$247.45	\$280.19	\$314.09	\$350.09
50	\$181.24	\$222.80	\$254.61	\$288.40	\$323.32	\$360.44
51	\$186.26	\$229.18	\$261.95	\$296.82	\$332.85	\$371.09
52	\$191.45	\$235.72	\$269.52	\$305.46	\$342.64	\$382.04
53	\$196.75	\$242.46	\$277.32	\$314.41	\$352.72	\$393.33
54	\$202.22	\$249.41	\$285.35	\$323.61	\$363.09	\$404.96
55	\$207.84	\$256.54	\$293.60	\$333.05	\$373.77	\$416.92
56	\$220.90	\$272.45	\$311.65	\$353.98	\$397.66	\$443.84
57	\$234.80	\$289.39	\$330.82	\$376.23	\$423.03	\$472.53
58	\$249.56	\$307.35	\$351.18	\$399.84	\$450.04	\$503.05
59	\$265.27	\$326.44	\$372.77	\$424.98	\$478.77	\$535.53
60	\$281.93	\$346.68	\$395.72	\$451.69	\$509.36	\$570.14
61	\$299.66	\$368.21	\$420.06	\$480.07	\$541.88	\$606.98
62	\$318.50	\$391.06	\$445.89	\$510.26	\$576.46	\$646.18
63	\$345.92	\$424.24	\$483.30	\$552.08	\$622.93	\$697.70
64	\$375.66	\$460.22	\$523.81	\$597.31	\$673.13	\$753.31
65	\$408.02	\$499.25	\$567.73	\$646.27	\$727.41	\$813.35
66	\$443.13	\$541.59	\$615.33	\$699.23	\$786.04	\$878.19
67	\$481.27	\$587.55	\$666.91	\$756.53	\$849.42	\$948.21
68	\$530.85	\$649.31	\$738.00	\$834.29	\$934.33	\$1,041.04
69	\$585.55	\$717.54	\$816.68	\$920.04	\$1,027.75	\$1,142.98
70	\$645.88	\$792.97	\$903.74	\$1,014.59	\$1,130.50	\$1,254.89
71	\$712.41	\$876.29	\$1,000.05	\$1,118.86	\$1,243.52	\$1,377.79
72	\$785.84	\$968.39	\$1,106.65	\$1,233.84	\$1,367.86	\$1,512.71
73	\$871.46	\$1,078.06	\$1,235.23	\$1,372.98	\$1,518.56	\$1,676.42
74	\$966.42	\$1,200.15	\$1,378.70	\$1,527.78	\$1,685.91	\$1,857.86
75	\$1,071.76	\$1,336.05	\$1,538.83	\$1,700.05	\$1,871.67	\$2,058.89
76	\$1,188.57	\$1,487.36	\$1,717.58	\$1,891.72	\$2,077.87	\$2,281.72
77	\$1,318.08	\$1,655.78	\$1,917.06	\$2,105.05	\$2,306.84	\$2,528.66
78	\$1,422.59	\$1,794.05	\$2,083.70	\$2,281.74	\$2,494.78	\$2,729.35
79	\$1,535.38	\$1,943.89	\$2,264.82	\$2,473.27	\$2,698.01	\$2,945.95
80	\$1,657.14	\$2,106.18	\$2,461.69	\$2,680.88	\$2,917.81	\$3,179.76
81	\$1,788.56	\$2,282.11	\$2,675.65	\$2,905.93	\$3,155.51	\$3,432.16
82	\$1,930.38	\$2,472.66	\$2,908.22	\$3,149.85	\$3,412.58	\$3,704.55
83	\$2,117.47	\$2,722.86	\$3,213.89	\$3,472.04	\$3,753.84	\$4,067.88
84	\$2,322.74	\$2,998.39	\$3,551.71	\$3,827.18	\$4,129.22	\$4,466.85
85	\$2,493.07	\$3,216.83	\$3,811.47	\$4,104.35	\$4,426.89	\$4,788.76
86	\$2,680.01	\$3,457.28	\$4,098.12	\$4,409.59	\$4,754.16	\$5,142.26
87	\$2,885.12	\$3,721.97	\$4,414.37	\$4,745.69	\$5,114.06	\$5,530.50
88	\$3,080.63	\$3,972.42	\$4,712.74	\$5,060.45	\$5,450.35	\$5,893.14
89	\$3,292.65	\$4,244.56	\$5,037.49	\$5,402.31	\$5,815.12	\$6,286.07
90	\$3,522.60	\$4,540.29	\$5,390.94	\$5,773.61	\$6,210.74	\$6,711.83
91	\$3,772.04	\$4,861.61	\$5,775.63	\$6,176.87	\$6,639.84	\$7,173.15
92	\$4,042.53	\$5,210.78	\$6,194.33	\$6,614.85	\$7,105.27	\$7,672.99
93	\$4,290.28	\$5,531.00	\$6,577.73	\$7,011.02	\$7,522.41	\$8,117.65
94	\$4,555.70	\$5,874.60	\$6,989.66	\$7,435.59	\$7,968.71	\$8,592.82
95	\$4,840.10	\$6,243.34	\$7,432.19	\$7,890.63	\$8,446.23	\$9,100.60
96	\$5,144.78	\$6,639.04	\$7,907.66	\$8,378.27	\$8,957.14	\$9,643.15
97	\$5,471.25	\$7,063.65	\$8,418.47	\$8,900.90	\$9,503.76	\$10,222.93
98	\$5,821.02	\$7,519.31	\$8,967.29	\$9,460.98	\$10,088.62	\$10,842.48
99	\$6,195.75	\$8,008.29	\$9,556.91	\$10,061.24	\$10,714.38	\$11,504.48
100	\$6,597.25	\$8,533.00	\$10,190.38	\$10,704.52	\$11,383.91	\$12,211.88

Policy Form Series: LTC2-PREM

Premier

\$10 Annual Rates with 30.56% increase

100 Day Elimination Period

100% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$190.63	\$233.66	\$268.89	\$307.97	\$348.28	\$391.31
31	\$195.51	\$239.69	\$275.78	\$315.87	\$357.24	\$401.40
32	\$200.51	\$245.84	\$282.90	\$324.00	\$366.48	\$411.79
33	\$205.66	\$252.16	\$290.15	\$332.32	\$375.93	\$422.45
34	\$210.90	\$258.61	\$297.60	\$340.85	\$385.64	\$433.36
35	\$216.33	\$265.27	\$305.25	\$349.61	\$395.57	\$444.60
36	\$220.31	\$270.16	\$310.82	\$356.08	\$402.90	\$452.84
37	\$224.37	\$275.13	\$316.52	\$362.60	\$410.38	\$461.20
38	\$228.50	\$280.20	\$322.34	\$369.29	\$417.96	\$469.76
39	\$232.72	\$285.35	\$328.24	\$376.10	\$425.72	\$478.46
40	\$237.00	\$290.63	\$334.26	\$383.04	\$433.58	\$487.33
41	\$241.36	\$295.97	\$340.39	\$390.06	\$441.63	\$496.37
42	\$245.82	\$301.42	\$346.60	\$397.25	\$449.80	\$505.55
43	\$250.33	\$306.99	\$352.96	\$404.57	\$458.14	\$514.91
44	\$254.96	\$312.63	\$359.44	\$412.05	\$466.62	\$524.45
45	\$259.66	\$318.39	\$366.01	\$419.63	\$475.26	\$534.18
46	\$263.70	\$323.37	\$371.79	\$426.30	\$482.84	\$542.73
47	\$267.82	\$328.45	\$377.65	\$433.10	\$490.57	\$551.42
48	\$271.99	\$333.58	\$383.59	\$439.96	\$498.38	\$560.26
49	\$276.23	\$338.81	\$389.65	\$446.96	\$506.34	\$569.23
50	\$280.55	\$344.13	\$395.78	\$454.08	\$514.43	\$578.34
51	\$284.92	\$349.51	\$402.02	\$461.32	\$522.66	\$587.61
52	\$289.38	\$355.00	\$408.35	\$468.63	\$531.01	\$597.02
53	\$293.90	\$360.54	\$414.78	\$476.10	\$539.49	\$606.60
54	\$298.48	\$366.20	\$421.33	\$483.66	\$548.09	\$616.32
55	\$303.13	\$371.94	\$427.98	\$491.35	\$556.83	\$626.18
56	\$315.86	\$388.15	\$447.11	\$513.99	\$583.03	\$656.11
57	\$329.14	\$405.08	\$467.11	\$537.65	\$610.46	\$687.51
58	\$342.95	\$422.74	\$488.00	\$562.40	\$639.17	\$720.35
59	\$357.37	\$441.18	\$509.82	\$588.30	\$669.21	\$754.78
60	\$372.37	\$460.40	\$532.63	\$615.37	\$700.69	\$790.86
61	\$388.01	\$480.50	\$556.49	\$643.70	\$733.64	\$828.68
62	\$404.31	\$501.44	\$581.35	\$673.35	\$768.13	\$868.29
63	\$433.86	\$536.99	\$621.80	\$718.23	\$817.68	\$922.99
64	\$465.59	\$575.06	\$664.98	\$766.02	\$870.39	\$981.14
65	\$499.66	\$615.86	\$711.19	\$817.08	\$926.52	\$1,042.91
66	\$536.17	\$659.54	\$760.59	\$871.52	\$986.26	\$1,108.64
67	\$575.38	\$706.30	\$813.45	\$929.56	\$1,049.86	\$1,178.46
68	\$627.20	\$771.01	\$888.98	\$1,011.92	\$1,139.53	\$1,276.28
69	\$683.72	\$841.64	\$971.55	\$1,101.53	\$1,236.87	\$1,382.26
70	\$745.31	\$918.78	\$1,061.82	\$1,199.10	\$1,342.55	\$1,497.00
71	\$812.47	\$1,002.93	\$1,160.40	\$1,305.32	\$1,457.20	\$1,621.27
72	\$885.67	\$1,094.81	\$1,268.17	\$1,420.95	\$1,581.67	\$1,755.88
73	\$972.98	\$1,206.77	\$1,400.99	\$1,565.05	\$1,738.12	\$1,926.16
74	\$1,068.92	\$1,330.21	\$1,547.73	\$1,723.73	\$1,910.06	\$2,112.96
75	\$1,174.33	\$1,466.24	\$1,709.80	\$1,898.54	\$2,098.96	\$2,317.86
76	\$1,290.12	\$1,616.20	\$1,888.83	\$2,091.07	\$2,306.58	\$2,542.66
77	\$1,417.33	\$1,781.50	\$2,086.63	\$2,303.13	\$2,534.73	\$2,789.25
78	\$1,523.52	\$1,921.71	\$2,256.82	\$2,484.35	\$2,728.40	\$2,996.99
79	\$1,637.65	\$2,072.98	\$2,440.90	\$2,679.87	\$2,936.91	\$3,220.21
80	\$1,760.36	\$2,236.16	\$2,639.98	\$2,890.77	\$3,161.33	\$3,460.07
81	\$1,892.25	\$2,412.17	\$2,855.28	\$3,118.27	\$3,402.89	\$3,717.80
82	\$2,034.02	\$2,602.04	\$3,088.16	\$3,363.67	\$3,662.93	\$3,994.72
83	\$2,228.80	\$2,862.18	\$3,406.05	\$3,700.34	\$4,021.68	\$4,378.67
84	\$2,442.20	\$3,148.28	\$3,756.65	\$4,070.73	\$4,415.51	\$4,799.54
85	\$2,612.53	\$3,366.72	\$4,016.41	\$4,347.90	\$4,713.18	\$5,121.45
86	\$2,799.47	\$3,607.17	\$4,303.06	\$4,653.14	\$5,040.45	\$5,474.95
87	\$3,004.58	\$3,871.86	\$4,619.31	\$4,989.24	\$5,400.35	\$5,863.19
88	\$3,200.09	\$4,122.31	\$4,917.68	\$5,304.00	\$5,736.64	\$6,225.83
89	\$3,412.11	\$4,394.45	\$5,242.43	\$5,645.86	\$6,101.41	\$6,618.76
90	\$3,642.06	\$4,690.18	\$5,595.88	\$6,017.16	\$6,497.03	\$7,044.52
91	\$3,891.50	\$5,011.50	\$5,980.57	\$6,420.42	\$6,926.13	\$7,505.84
92	\$4,161.99	\$5,360.67	\$6,399.27	\$6,858.40	\$7,391.56	\$8,005.68
93	\$4,409.74	\$5,680.89	\$6,782.67	\$7,254.57	\$7,808.70	\$8,450.34
94	\$4,675.16	\$6,024.49	\$7,194.60	\$7,679.14	\$8,255.00	\$8,925.51
95	\$4,959.56	\$6,393.23	\$7,637.13	\$8,134.18	\$8,732.52	\$9,433.29
96	\$5,264.24	\$6,788.93	\$8,112.60	\$8,621.82	\$9,243.43	\$9,975.84
97	\$5,590.71	\$7,213.54	\$8,623.41	\$9,144.45	\$9,790.05	\$10,555.62
98	\$5,940.48	\$7,669.20	\$9,172.23	\$9,704.53	\$10,374.91	\$11,175.17
99	\$6,315.21	\$8,158.18	\$9,761.85	\$10,304.79	\$11,000.67	\$11,837.17
100	\$6,716.71	\$8,682.89	\$10,395.32	\$10,948.07	\$11,670.20	\$12,544.57

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$64.73	\$76.78	\$87.03	\$96.93	\$107.50	\$119.25
31	\$66.10	\$78.60	\$89.21	\$99.42	\$110.27	\$122.33
32	\$67.51	\$80.46	\$91.44	\$101.93	\$113.10	\$125.51
33	\$68.94	\$82.36	\$93.74	\$104.53	\$116.00	\$128.77
34	\$70.41	\$84.30	\$96.11	\$107.18	\$118.99	\$132.10
35	\$71.91	\$86.30	\$98.52	\$109.91	\$122.05	\$135.53
36	\$73.34	\$88.18	\$100.75	\$112.44	\$124.87	\$138.68
37	\$74.81	\$90.07	\$103.04	\$115.02	\$127.77	\$141.93
38	\$76.30	\$92.03	\$105.37	\$117.67	\$130.74	\$145.23
39	\$77.80	\$94.00	\$107.79	\$120.35	\$133.77	\$148.62
40	\$79.34	\$96.05	\$110.23	\$123.13	\$136.87	\$152.08
41	\$80.92	\$98.13	\$112.74	\$125.96	\$140.05	\$155.64
42	\$82.51	\$100.24	\$115.31	\$128.86	\$143.28	\$159.26
43	\$84.16	\$102.40	\$117.91	\$131.81	\$146.62	\$162.99
44	\$85.83	\$104.63	\$120.61	\$134.83	\$150.01	\$166.78
45	\$87.53	\$106.88	\$123.35	\$137.94	\$153.49	\$170.68
46	\$89.33	\$109.23	\$126.21	\$141.17	\$157.12	\$174.74
47	\$91.17	\$111.64	\$129.15	\$144.48	\$160.84	\$178.91
48	\$93.05	\$114.11	\$132.14	\$147.87	\$164.64	\$183.18
49	\$94.96	\$116.63	\$135.19	\$151.35	\$168.53	\$187.55
50	\$96.90	\$119.18	\$138.32	\$154.88	\$172.51	\$192.03
51	\$98.89	\$121.81	\$141.54	\$158.53	\$176.62	\$196.62
52	\$100.92	\$124.48	\$144.79	\$162.23	\$180.79	\$201.30
53	\$103.00	\$127.22	\$148.16	\$166.05	\$185.08	\$206.12
54	\$105.11	\$130.02	\$151.59	\$169.94	\$189.44	\$211.04
55	\$107.27	\$132.88	\$155.11	\$173.92	\$193.93	\$216.08
56	\$115.65	\$142.26	\$165.26	\$185.45	\$206.94	\$230.69
57	\$124.71	\$152.30	\$176.07	\$197.75	\$220.82	\$246.30
58	\$134.45	\$163.03	\$187.60	\$210.85	\$235.61	\$262.96
59	\$144.97	\$174.55	\$199.86	\$224.84	\$251.43	\$280.77
60	\$156.31	\$186.86	\$212.94	\$239.73	\$268.27	\$299.77
61	\$168.53	\$200.04	\$226.89	\$255.62	\$286.25	\$320.05
62	\$181.71	\$214.16	\$241.72	\$272.60	\$305.45	\$341.70
63	\$197.72	\$232.92	\$262.83	\$296.57	\$332.47	\$372.12
64	\$215.16	\$253.33	\$285.78	\$322.65	\$361.90	\$405.23
65	\$234.09	\$275.52	\$310.75	\$351.04	\$393.90	\$441.28
66	\$254.75	\$299.66	\$337.86	\$381.91	\$428.76	\$480.57
67	\$277.20	\$325.90	\$367.37	\$415.51	\$466.71	\$523.34
68	\$308.24	\$362.87	\$409.40	\$462.25	\$518.53	\$580.87
69	\$342.75	\$404.00	\$456.25	\$514.22	\$576.11	\$644.77
70	\$381.12	\$449.81	\$508.48	\$572.09	\$640.07	\$715.66
71	\$423.82	\$500.82	\$566.68	\$636.41	\$711.15	\$794.35
72	\$471.27	\$557.60	\$631.54	\$708.00	\$790.11	\$881.74
73	\$527.80	\$626.24	\$710.60	\$794.71	\$885.26	\$986.54
74	\$591.07	\$703.35	\$799.58	\$892.03	\$991.86	\$1,103.78
75	\$661.95	\$789.97	\$899.68	\$1,001.29	\$1,111.30	\$1,234.98
76	\$741.31	\$887.22	\$1,012.31	\$1,123.91	\$1,245.14	\$1,381.76
77	\$830.20	\$996.46	\$1,139.03	\$1,261.55	\$1,395.07	\$1,545.97
78	\$899.83	\$1,083.16	\$1,240.75	\$1,371.28	\$1,513.86	\$1,675.24
79	\$975.31	\$1,177.38	\$1,351.54	\$1,490.55	\$1,642.78	\$1,815.33
80	\$1,057.13	\$1,279.79	\$1,472.25	\$1,620.21	\$1,782.68	\$1,967.15
81	\$1,145.81	\$1,391.12	\$1,603.71	\$1,761.14	\$1,934.48	\$2,131.63
82	\$1,241.91	\$1,512.13	\$1,746.92	\$1,914.30	\$2,099.20	\$2,309.88
83	\$1,362.84	\$1,664.51	\$1,927.51	\$2,108.10	\$2,308.25	\$2,536.68
84	\$1,495.56	\$1,832.25	\$2,126.74	\$2,321.51	\$2,538.11	\$2,785.72
85	\$1,641.17	\$2,016.90	\$2,346.61	\$2,556.55	\$2,790.89	\$3,059.24
86	\$1,800.97	\$2,220.15	\$2,589.16	\$2,815.37	\$3,068.84	\$3,359.60
87	\$1,976.34	\$2,443.90	\$2,856.84	\$3,100.40	\$3,374.47	\$3,689.44
88	\$2,143.49	\$2,655.59	\$3,109.34	\$3,367.29	\$3,660.04	\$3,997.58
89	\$2,324.78	\$2,885.64	\$3,384.18	\$3,657.18	\$3,969.82	\$4,331.45
90	\$2,521.39	\$3,135.61	\$3,683.31	\$3,972.03	\$4,305.80	\$4,693.19
91	\$2,734.63	\$3,407.22	\$4,008.87	\$4,313.98	\$4,670.21	\$5,085.13
92	\$2,965.89	\$3,702.38	\$4,363.22	\$4,685.37	\$5,065.45	\$5,509.83
93	\$3,177.70	\$3,973.05	\$4,687.69	\$5,021.29	\$5,419.69	\$5,887.64
94	\$3,404.64	\$4,263.50	\$5,036.30	\$5,381.32	\$5,798.69	\$6,291.37
95	\$3,647.78	\$4,575.16	\$5,410.84	\$5,767.17	\$6,204.22	\$6,722.80
96	\$3,908.27	\$4,909.66	\$5,813.22	\$6,180.70	\$6,638.10	\$7,183.79
97	\$4,187.39	\$5,268.58	\$6,245.55	\$6,623.84	\$7,102.32	\$7,676.39
98	\$4,486.43	\$5,653.74	\$6,709.97	\$7,098.78	\$7,599.00	\$8,202.78
99	\$4,806.83	\$6,067.06	\$7,208.97	\$7,607.76	\$8,130.40	\$8,765.25
100	\$5,150.10	\$6,510.60	\$7,745.09	\$8,153.24	\$8,698.96	\$9,366.31

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$80.06	\$96.35	\$110.14	\$124.66	\$139.49	\$155.47
31	\$83.31	\$100.35	\$114.75	\$129.89	\$145.36	\$162.03
32	\$86.68	\$104.52	\$119.54	\$135.31	\$151.48	\$168.86
33	\$90.18	\$108.86	\$124.54	\$141.01	\$157.86	\$175.98
34	\$93.83	\$113.41	\$129.74	\$146.91	\$164.50	\$183.36
35	\$97.63	\$118.13	\$135.18	\$153.06	\$171.41	\$191.10
36	\$100.82	\$122.09	\$139.70	\$158.21	\$177.25	\$197.59
37	\$104.12	\$126.17	\$144.40	\$163.56	\$183.26	\$204.31
38	\$107.53	\$130.39	\$149.25	\$169.08	\$189.49	\$211.24
39	\$111.04	\$134.73	\$154.26	\$174.79	\$195.92	\$218.43
40	\$114.66	\$139.27	\$159.45	\$180.69	\$202.58	\$225.85
41	\$118.39	\$143.93	\$164.81	\$186.80	\$209.46	\$233.51
42	\$122.25	\$148.73	\$170.33	\$193.10	\$216.58	\$241.43
43	\$126.24	\$153.71	\$176.04	\$199.62	\$223.92	\$249.66
44	\$130.38	\$158.85	\$181.97	\$206.36	\$231.51	\$258.13
45	\$134.62	\$164.16	\$188.08	\$213.33	\$239.37	\$266.90
46	\$138.37	\$168.86	\$193.51	\$219.57	\$246.42	\$274.78
47	\$142.22	\$173.70	\$199.12	\$225.98	\$253.68	\$282.89
48	\$146.16	\$178.67	\$204.89	\$232.58	\$261.12	\$291.27
49	\$150.21	\$183.78	\$210.78	\$239.40	\$268.81	\$299.86
50	\$154.40	\$189.04	\$216.89	\$246.38	\$276.72	\$308.70
51	\$158.67	\$194.44	\$223.15	\$253.58	\$284.88	\$317.86
52	\$163.07	\$200.00	\$229.58	\$261.00	\$293.25	\$327.24
53	\$167.61	\$205.71	\$236.22	\$268.60	\$301.87	\$336.89
54	\$172.24	\$211.59	\$243.07	\$276.46	\$310.73	\$346.85
55	\$177.04	\$217.65	\$250.08	\$284.54	\$319.89	\$357.08
56	\$188.16	\$231.17	\$265.48	\$302.42	\$340.32	\$380.16
57	\$200.00	\$245.52	\$281.81	\$321.43	\$362.05	\$404.71
58	\$212.56	\$260.77	\$299.16	\$341.62	\$385.17	\$430.85
59	\$225.94	\$276.95	\$317.53	\$363.10	\$409.76	\$458.70
60	\$240.16	\$294.15	\$337.09	\$385.89	\$435.91	\$488.34
61	\$255.26	\$312.40	\$357.84	\$410.15	\$463.75	\$519.89
62	\$271.31	\$331.79	\$379.84	\$435.94	\$493.35	\$553.46
63	\$294.65	\$359.93	\$411.67	\$471.66	\$533.14	\$597.57
64	\$320.04	\$390.48	\$446.19	\$510.32	\$576.12	\$645.20
65	\$347.55	\$423.59	\$483.62	\$552.13	\$622.54	\$696.63
66	\$377.49	\$459.53	\$524.16	\$597.39	\$672.71	\$752.17
67	\$409.95	\$498.49	\$568.09	\$646.37	\$726.97	\$812.14
68	\$452.20	\$550.88	\$628.68	\$712.78	\$799.61	\$891.64
69	\$498.78	\$608.77	\$695.67	\$786.02	\$879.58	\$978.96
70	\$550.17	\$672.78	\$769.84	\$866.82	\$967.51	\$1,074.83
71	\$606.87	\$743.50	\$851.90	\$955.89	\$1,064.26	\$1,180.06
72	\$669.39	\$821.64	\$942.70	\$1,054.14	\$1,170.65	\$1,295.64
73	\$742.35	\$914.66	\$1,052.21	\$1,172.99	\$1,299.64	\$1,435.86
74	\$823.24	\$1,018.26	\$1,174.44	\$1,305.25	\$1,442.85	\$1,591.25
75	\$912.95	\$1,133.56	\$1,310.87	\$1,452.43	\$1,601.83	\$1,763.45
76	\$1,012.44	\$1,261.93	\$1,463.12	\$1,616.19	\$1,778.35	\$1,954.32
77	\$1,122.80	\$1,404.81	\$1,633.04	\$1,798.41	\$1,974.29	\$2,165.79
78	\$1,211.82	\$1,522.14	\$1,775.00	\$1,949.40	\$2,135.12	\$2,337.68
79	\$1,307.90	\$1,649.26	\$1,929.28	\$2,113.03	\$2,309.05	\$2,523.24
80	\$1,411.63	\$1,786.96	\$2,096.99	\$2,290.43	\$2,497.17	\$2,723.48
81	\$1,523.55	\$1,936.23	\$2,279.25	\$2,482.69	\$2,700.61	\$2,939.65
82	\$1,644.35	\$2,097.90	\$2,477.39	\$2,691.08	\$2,920.61	\$3,172.93
83	\$1,803.74	\$2,310.18	\$2,737.79	\$2,966.35	\$3,212.67	\$3,484.15
84	\$1,978.61	\$2,543.93	\$3,025.50	\$3,269.75	\$3,533.92	\$3,825.87
85	\$2,124.22	\$2,728.58	\$3,245.37	\$3,504.79	\$3,786.70	\$4,099.39
86	\$2,284.02	\$2,931.83	\$3,487.92	\$3,763.61	\$4,064.65	\$4,399.75
87	\$2,459.39	\$3,155.58	\$3,755.60	\$4,048.64	\$4,370.28	\$4,729.59
88	\$2,626.54	\$3,367.27	\$4,008.10	\$4,315.53	\$4,655.85	\$5,037.73
89	\$2,807.83	\$3,597.32	\$4,282.94	\$4,605.42	\$4,965.63	\$5,371.60
90	\$3,004.44	\$3,847.29	\$4,582.07	\$4,920.27	\$5,301.61	\$5,733.34
91	\$3,217.68	\$4,118.90	\$4,907.63	\$5,262.22	\$5,666.02	\$6,125.28
92	\$3,448.94	\$4,414.06	\$5,261.98	\$5,633.61	\$6,061.26	\$6,549.98
93	\$3,660.75	\$4,684.73	\$5,586.45	\$5,969.53	\$6,415.50	\$6,927.79
94	\$3,887.69	\$4,975.18	\$5,935.06	\$6,329.56	\$6,794.50	\$7,331.52
95	\$4,130.83	\$5,286.84	\$6,309.60	\$6,715.41	\$7,200.03	\$7,762.95
96	\$4,391.32	\$5,621.34	\$6,711.98	\$7,128.94	\$7,633.91	\$8,223.94
97	\$4,670.44	\$5,980.26	\$7,144.31	\$7,572.08	\$8,098.13	\$8,716.54
98	\$4,969.48	\$6,365.42	\$7,608.73	\$8,047.02	\$8,594.81	\$9,242.93
99	\$5,289.88	\$6,778.74	\$8,107.73	\$8,556.00	\$9,126.21	\$9,805.40
100	\$5,633.15	\$7,222.28	\$8,643.85	\$9,101.48	\$9,694.77	\$10,406.46

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$163.80	\$199.09	\$229.91	\$264.27	\$299.57	\$336.97
31	\$167.99	\$204.20	\$235.84	\$271.07	\$307.30	\$345.68
32	\$172.26	\$209.45	\$241.87	\$278.03	\$315.21	\$354.63
33	\$176.68	\$214.83	\$248.11	\$285.19	\$323.36	\$363.80
34	\$181.23	\$220.36	\$254.49	\$292.50	\$331.70	\$373.22
35	\$185.84	\$226.03	\$261.01	\$300.02	\$340.24	\$382.86
36	\$189.28	\$230.19	\$265.80	\$305.54	\$346.55	\$389.96
37	\$192.77	\$234.39	\$270.67	\$311.17	\$352.97	\$397.21
38	\$196.32	\$238.74	\$275.62	\$316.89	\$359.51	\$404.55
39	\$199.94	\$243.13	\$280.68	\$322.74	\$366.17	\$412.05
40	\$203.63	\$247.60	\$285.83	\$328.70	\$372.95	\$419.69
41	\$207.37	\$252.19	\$291.06	\$334.74	\$379.85	\$427.47
42	\$211.19	\$256.82	\$296.40	\$340.92	\$386.90	\$435.37
43	\$215.07	\$261.53	\$301.82	\$347.18	\$394.07	\$443.43
44	\$219.05	\$266.38	\$307.36	\$353.57	\$401.36	\$451.64
45	\$223.08	\$271.28	\$312.99	\$360.10	\$408.79	\$460.03
46	\$226.56	\$275.52	\$317.91	\$365.82	\$415.32	\$467.39
47	\$230.11	\$279.83	\$322.95	\$371.65	\$421.95	\$474.89
48	\$233.69	\$284.24	\$328.03	\$377.55	\$428.70	\$482.49
49	\$237.35	\$288.67	\$333.17	\$383.56	\$435.53	\$490.23
50	\$241.04	\$293.19	\$338.44	\$389.67	\$442.48	\$498.08
51	\$244.80	\$297.78	\$343.78	\$395.88	\$449.57	\$506.06
52	\$248.61	\$302.46	\$349.17	\$402.16	\$456.75	\$514.16
53	\$252.53	\$307.21	\$354.68	\$408.57	\$464.05	\$522.41
54	\$256.44	\$312.01	\$360.28	\$415.07	\$471.44	\$530.78
55	\$260.43	\$316.90	\$365.96	\$421.64	\$478.97	\$539.28
56	\$271.38	\$330.72	\$382.33	\$441.07	\$501.48	\$565.05
57	\$282.79	\$345.14	\$399.43	\$461.40	\$525.09	\$592.06
58	\$294.65	\$360.18	\$417.31	\$482.61	\$549.76	\$620.35
59	\$307.03	\$375.90	\$435.96	\$504.84	\$575.64	\$650.02
60	\$319.94	\$392.27	\$455.47	\$528.06	\$602.70	\$681.11
61	\$333.38	\$409.38	\$475.87	\$552.37	\$631.02	\$713.66
62	\$347.38	\$427.25	\$497.15	\$577.82	\$660.70	\$747.77
63	\$372.77	\$457.52	\$531.68	\$616.34	\$703.31	\$794.87
64	\$400.05	\$490.00	\$568.63	\$657.38	\$748.66	\$844.94
65	\$429.25	\$524.72	\$608.17	\$701.18	\$796.93	\$898.15
66	\$460.68	\$561.93	\$650.39	\$747.87	\$848.33	\$954.75
67	\$494.35	\$601.79	\$695.60	\$797.71	\$903.04	\$1,014.90
68	\$538.89	\$656.92	\$760.19	\$868.36	\$980.16	\$1,099.13
69	\$587.45	\$717.10	\$830.79	\$945.25	\$1,063.90	\$1,190.38
70	\$640.36	\$782.80	\$907.97	\$1,029.02	\$1,154.76	\$1,289.21
71	\$698.05	\$854.52	\$992.27	\$1,120.15	\$1,253.39	\$1,396.22
72	\$760.96	\$932.80	\$1,084.43	\$1,219.38	\$1,360.46	\$1,512.14
73	\$835.97	\$1,028.18	\$1,198.01	\$1,343.04	\$1,495.04	\$1,658.79
74	\$918.41	\$1,133.35	\$1,323.48	\$1,479.21	\$1,642.91	\$1,819.64
75	\$1,008.95	\$1,249.27	\$1,462.08	\$1,629.23	\$1,805.41	\$1,996.14
76	\$1,108.46	\$1,377.00	\$1,615.17	\$1,794.41	\$1,983.99	\$2,189.72
77	\$1,217.74	\$1,517.84	\$1,784.30	\$1,976.38	\$2,180.22	\$2,402.08
78	\$1,308.97	\$1,637.32	\$1,929.86	\$2,131.94	\$2,346.82	\$2,580.97
79	\$1,407.05	\$1,766.22	\$2,087.25	\$2,299.71	\$2,526.15	\$2,773.24
80	\$1,512.48	\$1,905.22	\$2,257.49	\$2,480.72	\$2,719.20	\$2,979.81
81	\$1,625.80	\$2,055.23	\$2,441.59	\$2,675.95	\$2,926.98	\$3,201.75
82	\$1,747.62	\$2,216.98	\$2,640.73	\$2,886.52	\$3,150.64	\$3,440.20
83	\$1,914.95	\$2,438.61	\$2,912.57	\$3,175.43	\$3,459.21	\$3,770.88
84	\$2,098.33	\$2,682.38	\$3,212.35	\$3,493.26	\$3,797.96	\$4,133.33
85	\$2,243.94	\$2,867.03	\$3,432.22	\$3,728.30	\$4,050.74	\$4,406.85
86	\$2,403.74	\$3,070.28	\$3,674.77	\$3,987.12	\$4,328.69	\$4,707.21
87	\$2,579.11	\$3,294.03	\$3,942.45	\$4,272.15	\$4,634.32	\$5,037.05
88	\$2,746.26	\$3,505.72	\$4,194.95	\$4,539.04	\$4,919.89	\$5,345.19
89	\$2,927.55	\$3,735.77	\$4,469.79	\$4,828.93	\$5,229.67	\$5,679.06
90	\$3,124.16	\$3,985.74	\$4,768.92	\$5,143.78	\$5,565.65	\$6,040.80
91	\$3,337.40	\$4,257.35	\$5,094.48	\$5,485.73	\$5,930.06	\$6,432.74
92	\$3,568.66	\$4,552.51	\$5,448.83	\$5,857.12	\$6,325.30	\$6,857.44
93	\$3,780.47	\$4,823.18	\$5,773.30	\$6,193.04	\$6,679.54	\$7,235.25
94	\$4,007.41	\$5,113.63	\$6,121.91	\$6,553.07	\$7,058.54	\$7,638.98
95	\$4,250.55	\$5,425.29	\$6,496.45	\$6,938.92	\$7,464.07	\$8,070.41
96	\$4,511.04	\$5,759.79	\$6,898.83	\$7,352.45	\$7,897.95	\$8,531.40
97	\$4,790.16	\$6,118.71	\$7,331.16	\$7,795.59	\$8,362.17	\$9,024.00
98	\$5,089.20	\$6,503.87	\$7,795.58	\$8,270.53	\$8,858.85	\$9,550.39
99	\$5,409.60	\$6,917.19	\$8,294.58	\$8,779.51	\$9,390.25	\$10,112.86
100	\$5,752.87	\$7,360.73	\$8,830.70	\$9,324.99	\$9,958.81	\$10,713.92

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$53.59	\$64.05	\$73.22	\$81.99	\$91.18	\$101.26
31	\$54.74	\$65.58	\$75.03	\$84.07	\$93.53	\$103.89
32	\$55.92	\$67.12	\$76.93	\$86.22	\$95.95	\$106.59
33	\$57.09	\$68.70	\$78.86	\$88.43	\$98.40	\$109.34
34	\$58.31	\$70.33	\$80.84	\$90.65	\$100.95	\$112.18
35	\$59.56	\$71.99	\$82.85	\$92.97	\$103.53	\$115.08
36	\$60.72	\$73.54	\$84.76	\$95.11	\$105.94	\$117.77
37	\$61.95	\$75.14	\$86.67	\$97.29	\$108.39	\$120.51
38	\$63.16	\$76.77	\$88.65	\$99.54	\$110.91	\$123.33
39	\$64.42	\$78.41	\$90.65	\$101.81	\$113.48	\$126.21
40	\$65.71	\$80.12	\$92.72	\$104.16	\$116.09	\$129.15
41	\$67.00	\$81.86	\$94.84	\$106.54	\$118.81	\$132.15
42	\$68.34	\$83.64	\$96.99	\$108.98	\$121.55	\$135.23
43	\$69.69	\$85.44	\$99.19	\$111.49	\$124.37	\$138.39
44	\$71.08	\$87.27	\$101.45	\$114.06	\$127.24	\$141.63
45	\$72.49	\$89.15	\$103.77	\$116.67	\$130.19	\$144.92
46	\$73.98	\$91.12	\$106.16	\$119.40	\$133.28	\$148.37
47	\$75.50	\$93.14	\$108.60	\$122.20	\$136.44	\$151.92
48	\$77.06	\$95.19	\$111.13	\$125.09	\$139.67	\$155.56
49	\$78.62	\$97.28	\$113.72	\$128.01	\$142.96	\$159.26
50	\$80.24	\$99.42	\$116.34	\$131.00	\$146.34	\$163.07
51	\$81.89	\$101.60	\$119.04	\$134.09	\$149.83	\$166.95
52	\$83.57	\$103.85	\$121.81	\$137.23	\$153.36	\$170.93
53	\$85.29	\$106.13	\$124.63	\$140.44	\$156.99	\$175.02
54	\$87.04	\$108.47	\$127.50	\$143.73	\$160.72	\$179.21
55	\$88.83	\$110.85	\$130.48	\$147.10	\$164.51	\$183.48
56	\$95.78	\$118.67	\$139.02	\$156.85	\$175.54	\$195.91
57	\$103.27	\$127.06	\$148.12	\$167.25	\$187.31	\$209.16
58	\$111.33	\$136.00	\$157.79	\$178.34	\$199.86	\$223.28
59	\$120.04	\$145.61	\$168.11	\$190.17	\$213.28	\$238.40
60	\$129.44	\$155.88	\$179.10	\$202.79	\$227.58	\$254.54
61	\$139.57	\$166.87	\$190.84	\$216.22	\$242.83	\$271.77
62	\$150.47	\$178.63	\$203.33	\$230.57	\$259.11	\$290.17
63	\$163.74	\$194.30	\$221.08	\$250.83	\$282.04	\$315.98
64	\$178.15	\$211.32	\$240.39	\$272.91	\$307.00	\$344.12
65	\$193.86	\$229.84	\$261.36	\$296.92	\$334.17	\$374.73
66	\$210.95	\$249.97	\$284.19	\$323.03	\$363.73	\$408.08
67	\$229.54	\$271.88	\$309.01	\$351.47	\$395.91	\$444.39
68	\$255.23	\$302.70	\$344.37	\$390.97	\$439.87	\$493.27
69	\$283.82	\$337.01	\$383.78	\$434.95	\$488.71	\$547.50
70	\$315.60	\$375.24	\$427.71	\$483.87	\$542.97	\$607.72
71	\$350.95	\$417.77	\$476.67	\$538.30	\$603.28	\$674.55
72	\$390.27	\$465.15	\$531.22	\$598.83	\$670.24	\$748.74
73	\$437.05	\$522.41	\$597.73	\$672.19	\$750.96	\$837.73
74	\$489.46	\$586.75	\$672.57	\$754.51	\$841.41	\$937.29
75	\$548.14	\$658.98	\$756.75	\$846.90	\$942.72	\$1,048.70
76	\$613.87	\$740.12	\$851.50	\$950.63	\$1,056.23	\$1,173.33
77	\$687.48	\$831.25	\$958.10	\$1,067.07	\$1,183.44	\$1,312.78
78	\$745.15	\$903.55	\$1,043.66	\$1,159.87	\$1,284.21	\$1,422.57
79	\$807.66	\$982.16	\$1,136.86	\$1,260.75	\$1,393.57	\$1,541.52
80	\$875.39	\$1,067.59	\$1,238.39	\$1,370.41	\$1,512.22	\$1,670.44
81	\$948.83	\$1,160.47	\$1,348.96	\$1,489.61	\$1,641.01	\$1,810.11
82	\$1,028.41	\$1,261.42	\$1,469.43	\$1,619.18	\$1,780.73	\$1,961.47
83	\$1,128.57	\$1,388.53	\$1,621.31	\$1,783.08	\$1,958.09	\$2,154.07
84	\$1,238.47	\$1,528.48	\$1,788.91	\$1,963.60	\$2,153.08	\$2,365.56
85	\$1,359.04	\$1,682.49	\$1,973.85	\$2,162.39	\$2,367.50	\$2,597.79
86	\$1,491.37	\$1,852.05	\$2,177.88	\$2,381.31	\$2,603.29	\$2,852.84
87	\$1,636.60	\$2,038.68	\$2,403.02	\$2,622.39	\$2,862.55	\$3,132.96
88	\$1,775.00	\$2,215.29	\$2,615.42	\$2,848.14	\$3,104.82	\$3,394.61
89	\$1,925.11	\$2,407.20	\$2,846.60	\$3,093.35	\$3,367.59	\$3,678.10
90	\$2,087.92	\$2,615.72	\$3,098.21	\$3,359.65	\$3,652.60	\$3,985.28
91	\$2,264.52	\$2,842.29	\$3,372.06	\$3,648.86	\$3,961.74	\$4,318.12
92	\$2,456.04	\$3,088.50	\$3,670.11	\$3,962.99	\$4,297.02	\$4,678.75
93	\$2,631.44	\$3,314.29	\$3,943.04	\$4,247.14	\$4,597.53	\$4,999.57
94	\$2,819.34	\$3,556.60	\$4,236.27	\$4,551.65	\$4,919.03	\$5,342.41
95	\$3,020.69	\$3,816.61	\$4,551.32	\$4,878.01	\$5,263.03	\$5,708.75
96	\$3,236.43	\$4,095.63	\$4,889.79	\$5,227.78	\$5,631.09	\$6,100.23
97	\$3,467.53	\$4,395.03	\$5,253.39	\$5,602.60	\$6,024.87	\$6,518.52
98	\$3,715.16	\$4,716.32	\$5,644.08	\$6,004.32	\$6,446.20	\$6,965.51
99	\$3,980.47	\$5,061.13	\$6,063.83	\$6,434.83	\$6,897.00	\$7,443.16
100	\$4,264.74	\$5,431.13	\$6,514.76	\$6,896.21	\$7,379.33	\$7,953.55

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$66.46	\$81.10	\$93.59	\$106.46	\$119.41	\$133.19
31	\$69.15	\$84.49	\$97.50	\$110.94	\$124.45	\$138.78
32	\$71.99	\$87.98	\$101.55	\$115.58	\$129.70	\$144.65
33	\$74.89	\$91.65	\$105.82	\$120.46	\$135.14	\$150.71
34	\$77.92	\$95.46	\$110.24	\$125.46	\$140.84	\$157.08
35	\$81.09	\$99.43	\$114.84	\$130.74	\$146.76	\$163.67
36	\$83.74	\$102.76	\$118.71	\$135.14	\$151.74	\$169.25
37	\$86.47	\$106.19	\$122.69	\$139.70	\$156.89	\$175.01
38	\$89.27	\$109.76	\$126.83	\$144.44	\$162.22	\$180.93
39	\$92.18	\$113.41	\$131.07	\$149.29	\$167.71	\$187.09
40	\$95.22	\$117.23	\$135.48	\$154.35	\$173.42	\$193.45
41	\$98.32	\$121.16	\$140.04	\$159.55	\$179.31	\$200.02
42	\$101.53	\$125.21	\$144.72	\$164.92	\$185.39	\$206.80
43	\$104.85	\$129.40	\$149.59	\$170.50	\$191.69	\$213.84
44	\$108.28	\$133.71	\$154.63	\$176.26	\$198.20	\$221.09
45	\$111.80	\$138.19	\$159.81	\$182.21	\$204.92	\$228.60
46	\$114.90	\$142.14	\$164.43	\$187.54	\$210.96	\$235.35
47	\$118.10	\$146.23	\$169.17	\$193.00	\$217.18	\$242.29
48	\$121.40	\$150.39	\$174.09	\$198.66	\$223.55	\$249.47
49	\$124.75	\$154.70	\$179.13	\$204.45	\$230.12	\$256.84
50	\$128.19	\$159.13	\$184.28	\$210.43	\$236.90	\$264.44
51	\$131.78	\$163.67	\$189.61	\$216.59	\$243.86	\$272.23
52	\$135.43	\$168.37	\$195.11	\$222.93	\$251.04	\$280.27
53	\$139.17	\$173.17	\$200.75	\$229.43	\$258.44	\$288.55
54	\$143.05	\$178.12	\$206.53	\$236.14	\$266.03	\$297.09
55	\$147.02	\$183.22	\$212.51	\$243.05	\$273.85	\$305.87
56	\$156.28	\$194.59	\$225.58	\$258.30	\$291.33	\$325.63
57	\$166.10	\$206.68	\$239.47	\$274.52	\$309.96	\$346.67
58	\$176.53	\$219.49	\$254.17	\$291.78	\$329.71	\$369.05
59	\$187.64	\$233.12	\$269.82	\$310.12	\$350.79	\$392.88
60	\$199.45	\$247.61	\$286.42	\$329.62	\$373.18	\$418.28
61	\$211.98	\$262.96	\$304.04	\$350.31	\$397.01	\$445.28
62	\$225.31	\$279.29	\$322.74	\$372.33	\$422.36	\$474.05
63	\$244.71	\$302.98	\$349.80	\$402.83	\$456.40	\$511.85
64	\$265.76	\$328.69	\$379.14	\$435.87	\$493.20	\$552.65
65	\$288.63	\$356.56	\$410.92	\$471.60	\$532.96	\$596.68
66	\$313.49	\$386.81	\$445.39	\$510.25	\$575.92	\$644.25
67	\$340.45	\$419.62	\$482.73	\$552.08	\$622.35	\$695.63
68	\$375.53	\$463.71	\$534.18	\$608.80	\$684.54	\$763.74
69	\$414.20	\$512.43	\$591.14	\$671.37	\$753.02	\$838.52
70	\$456.89	\$566.31	\$654.15	\$740.34	\$828.27	\$920.65
71	\$503.97	\$625.83	\$723.87	\$816.46	\$911.11	\$1,010.78
72	\$555.90	\$691.62	\$801.02	\$900.36	\$1,002.18	\$1,109.78
73	\$616.49	\$769.94	\$894.09	\$1,001.88	\$1,112.62	\$1,229.88
74	\$683.67	\$857.11	\$997.93	\$1,114.84	\$1,235.21	\$1,362.97
75	\$758.16	\$954.18	\$1,113.83	\$1,240.53	\$1,371.31	\$1,510.46
76	\$840.80	\$1,062.24	\$1,243.21	\$1,380.41	\$1,522.39	\$1,673.92
77	\$932.42	\$1,182.52	\$1,387.62	\$1,536.07	\$1,690.14	\$1,855.09
78	\$1,006.37	\$1,281.27	\$1,508.24	\$1,665.01	\$1,827.84	\$2,002.32
79	\$1,086.16	\$1,388.27	\$1,639.33	\$1,804.77	\$1,976.77	\$2,161.25
80	\$1,172.27	\$1,504.22	\$1,781.83	\$1,956.26	\$2,137.79	\$2,332.78
81	\$1,265.24	\$1,629.83	\$1,936.70	\$2,120.48	\$2,311.94	\$2,517.93
82	\$1,365.57	\$1,765.96	\$2,105.06	\$2,298.48	\$2,500.30	\$2,717.75
83	\$1,497.94	\$1,944.62	\$2,326.31	\$2,533.59	\$2,750.33	\$2,984.33
84	\$1,643.15	\$2,141.39	\$2,570.79	\$2,792.73	\$3,025.35	\$3,277.01
85	\$1,763.72	\$2,295.40	\$2,755.73	\$2,991.52	\$3,239.77	\$3,509.24
86	\$1,896.05	\$2,464.96	\$2,959.76	\$3,210.44	\$3,475.56	\$3,764.29
87	\$2,041.28	\$2,651.59	\$3,184.90	\$3,451.52	\$3,734.82	\$4,044.41
88	\$2,179.68	\$2,828.20	\$3,397.30	\$3,677.27	\$3,977.09	\$4,306.06
89	\$2,329.79	\$3,020.11	\$3,628.48	\$3,922.48	\$4,239.86	\$4,589.55
90	\$2,492.60	\$3,228.63	\$3,880.09	\$4,188.78	\$4,524.87	\$4,896.73
91	\$2,669.20	\$3,455.20	\$4,153.94	\$4,477.99	\$4,834.01	\$5,229.57
92	\$2,860.72	\$3,701.41	\$4,451.99	\$4,792.12	\$5,169.29	\$5,590.20
93	\$3,036.12	\$3,927.20	\$4,724.92	\$5,076.27	\$5,469.80	\$5,911.02
94	\$3,224.02	\$4,169.51	\$5,018.15	\$5,380.78	\$5,791.30	\$6,253.86
95	\$3,425.37	\$4,429.52	\$5,333.20	\$5,707.14	\$6,135.30	\$6,620.20
96	\$3,641.11	\$4,708.54	\$5,671.67	\$6,056.91	\$6,503.36	\$7,011.68
97	\$3,872.21	\$5,007.94	\$6,035.27	\$6,431.73	\$6,897.14	\$7,429.97
98	\$4,119.84	\$5,329.23	\$6,425.96	\$6,833.45	\$7,318.47	\$7,876.96
99	\$4,385.15	\$5,674.04	\$6,845.71	\$7,263.96	\$7,769.27	\$8,354.61
100	\$4,669.42	\$6,044.04	\$7,296.64	\$7,725.34	\$8,251.60	\$8,865.00

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$136.60	\$167.99	\$196.06	\$226.83	\$258.05	\$290.81
31	\$140.10	\$172.30	\$201.07	\$232.66	\$264.71	\$298.35
32	\$143.68	\$176.73	\$206.25	\$238.64	\$271.57	\$306.06
33	\$147.35	\$181.28	\$211.56	\$244.78	\$278.55	\$313.97
34	\$151.13	\$185.93	\$216.97	\$251.06	\$285.76	\$322.09
35	\$155.00	\$190.70	\$222.55	\$257.50	\$293.12	\$330.43
36	\$157.84	\$194.20	\$226.64	\$262.25	\$298.54	\$336.55
37	\$160.76	\$197.79	\$230.80	\$267.07	\$304.07	\$342.80
38	\$163.73	\$201.43	\$235.03	\$272.02	\$309.71	\$349.12
39	\$166.73	\$205.13	\$239.33	\$277.02	\$315.43	\$355.59
40	\$169.83	\$208.90	\$243.70	\$282.13	\$321.28	\$362.20
41	\$172.94	\$212.77	\$248.17	\$287.31	\$327.24	\$368.91
42	\$176.14	\$216.68	\$252.72	\$292.60	\$333.31	\$375.72
43	\$179.37	\$220.70	\$257.36	\$297.99	\$339.47	\$382.69
44	\$182.68	\$224.74	\$262.09	\$303.48	\$345.73	\$389.79
45	\$186.05	\$228.88	\$266.88	\$309.08	\$352.14	\$397.02
46	\$188.96	\$232.46	\$271.07	\$313.99	\$357.78	\$403.37
47	\$191.91	\$236.12	\$275.35	\$318.98	\$363.48	\$409.83
48	\$194.93	\$239.80	\$279.70	\$324.08	\$369.30	\$416.41
49	\$197.94	\$243.56	\$284.11	\$329.20	\$375.17	\$423.07
50	\$201.03	\$247.38	\$288.57	\$334.45	\$381.18	\$429.86
51	\$204.17	\$251.27	\$293.12	\$339.79	\$387.28	\$436.74
52	\$207.35	\$255.21	\$297.73	\$345.19	\$393.46	\$443.72
53	\$210.58	\$259.20	\$302.43	\$350.67	\$399.74	\$450.84
54	\$213.87	\$263.27	\$307.18	\$356.26	\$406.15	\$458.06
55	\$217.21	\$267.38	\$312.04	\$361.91	\$412.61	\$465.40
56	\$226.35	\$279.04	\$325.99	\$378.57	\$432.01	\$487.66
57	\$235.84	\$291.20	\$340.58	\$395.99	\$452.32	\$510.98
58	\$245.74	\$303.90	\$355.82	\$414.22	\$473.59	\$535.37
59	\$256.08	\$317.17	\$371.72	\$433.30	\$495.86	\$560.96
60	\$266.84	\$330.99	\$388.35	\$453.28	\$519.20	\$587.78
61	\$278.05	\$345.41	\$405.73	\$474.10	\$543.61	\$615.89
62	\$289.73	\$360.46	\$423.90	\$495.95	\$569.16	\$645.33
63	\$310.92	\$386.05	\$453.35	\$528.99	\$605.87	\$685.97
64	\$333.63	\$413.43	\$484.86	\$564.23	\$644.95	\$729.19
65	\$358.03	\$442.74	\$518.54	\$601.83	\$686.55	\$775.12
66	\$384.20	\$474.14	\$554.55	\$641.91	\$730.80	\$823.95
67	\$412.28	\$507.75	\$593.11	\$684.70	\$777.94	\$875.86
68	\$449.42	\$554.26	\$648.17	\$745.30	\$844.37	\$948.56
69	\$489.91	\$605.05	\$708.39	\$811.34	\$916.52	\$1,027.31
70	\$534.07	\$660.47	\$774.18	\$883.21	\$994.79	\$1,112.61
71	\$582.18	\$721.01	\$846.09	\$961.44	\$1,079.77	\$1,204.98
72	\$634.65	\$787.05	\$924.64	\$1,046.60	\$1,172.00	\$1,304.99
73	\$697.22	\$867.53	\$1,021.50	\$1,152.76	\$1,287.93	\$1,431.57
74	\$765.96	\$956.27	\$1,128.47	\$1,269.63	\$1,415.31	\$1,570.39
75	\$841.46	\$1,054.05	\$1,246.61	\$1,398.36	\$1,555.31	\$1,722.69
76	\$924.45	\$1,161.85	\$1,377.19	\$1,540.19	\$1,709.11	\$1,889.74
77	\$1,015.62	\$1,280.68	\$1,521.40	\$1,696.36	\$1,878.19	\$2,073.00
78	\$1,091.71	\$1,381.49	\$1,645.49	\$1,829.86	\$2,021.68	\$2,227.42
79	\$1,173.50	\$1,490.25	\$1,779.71	\$1,973.87	\$2,176.21	\$2,393.35
80	\$1,261.40	\$1,607.55	\$1,924.86	\$2,129.20	\$2,342.48	\$2,571.62
81	\$1,355.93	\$1,734.10	\$2,081.85	\$2,296.78	\$2,521.48	\$2,763.15
82	\$1,457.52	\$1,870.59	\$2,251.64	\$2,477.53	\$2,714.17	\$2,968.96
83	\$1,597.08	\$2,057.57	\$2,483.41	\$2,725.49	\$2,979.98	\$3,254.31
84	\$1,750.02	\$2,263.28	\$2,739.02	\$2,998.31	\$3,271.81	\$3,567.13
85	\$1,870.59	\$2,417.29	\$2,923.96	\$3,197.10	\$3,486.23	\$3,799.36
86	\$2,002.92	\$2,586.85	\$3,127.99	\$3,416.02	\$3,722.02	\$4,054.41
87	\$2,148.15	\$2,773.48	\$3,353.13	\$3,657.10	\$3,981.28	\$4,334.53
88	\$2,286.55	\$2,950.09	\$3,565.53	\$3,882.85	\$4,223.55	\$4,596.18
89	\$2,436.66	\$3,142.00	\$3,796.71	\$4,128.06	\$4,486.32	\$4,879.67
90	\$2,599.47	\$3,350.52	\$4,048.32	\$4,394.36	\$4,771.33	\$5,186.85
91	\$2,776.07	\$3,577.09	\$4,322.17	\$4,683.57	\$5,080.47	\$5,519.69
92	\$2,967.59	\$3,823.30	\$4,620.22	\$4,997.70	\$5,415.75	\$5,880.32
93	\$3,142.99	\$4,049.09	\$4,893.15	\$5,281.85	\$5,716.26	\$6,201.14
94	\$3,330.89	\$4,291.40	\$5,186.38	\$5,586.36	\$6,037.76	\$6,543.98
95	\$3,532.24	\$4,551.41	\$5,501.43	\$5,912.72	\$6,381.76	\$6,910.32
96	\$3,747.98	\$4,830.43	\$5,839.90	\$6,262.49	\$6,749.82	\$7,301.80
97	\$3,979.08	\$5,129.83	\$6,203.50	\$6,637.31	\$7,143.60	\$7,720.09
98	\$4,226.71	\$5,451.12	\$6,594.19	\$7,039.03	\$7,564.93	\$8,167.08
99	\$4,492.02	\$5,795.93	\$7,013.94	\$7,469.54	\$8,015.73	\$8,644.73
100	\$4,776.29	\$6,165.93	\$7,464.87	\$7,930.92	\$8,498.06	\$9,155.12

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$50.37	\$59.16	\$66.72	\$74.11	\$81.99	\$90.70	\$100.71
31	\$50.97	\$60.08	\$67.89	\$75.49	\$83.57	\$92.50	\$102.78
32	\$51.60	\$61.01	\$69.09	\$76.90	\$85.18	\$94.32	\$104.90
33	\$52.24	\$61.95	\$70.32	\$78.32	\$86.82	\$96.18	\$107.07
34	\$52.86	\$62.90	\$71.55	\$79.80	\$88.49	\$98.08	\$109.27
35	\$53.50	\$63.90	\$72.83	\$81.29	\$90.22	\$100.02	\$111.52
36	\$54.18	\$64.88	\$74.11	\$82.75	\$91.91	\$101.93	\$113.73
37	\$54.86	\$65.89	\$75.41	\$84.29	\$93.64	\$103.90	\$116.00
38	\$55.55	\$66.93	\$76.74	\$85.83	\$95.41	\$105.91	\$118.29
39	\$56.27	\$67.98	\$78.10	\$87.41	\$97.21	\$107.95	\$120.64
40	\$56.98	\$69.03	\$79.46	\$89.02	\$99.07	\$110.01	\$123.05
41	\$57.71	\$70.12	\$80.86	\$90.65	\$100.92	\$112.15	\$125.49
42	\$58.44	\$71.22	\$82.28	\$92.31	\$102.84	\$114.31	\$127.97
43	\$59.16	\$72.32	\$83.74	\$94.00	\$104.79	\$116.50	\$130.51
44	\$59.91	\$73.45	\$85.23	\$95.73	\$106.76	\$118.76	\$133.11
45	\$60.70	\$74.60	\$86.70	\$97.50	\$108.78	\$121.04	\$135.76
46	\$61.66	\$76.01	\$88.52	\$99.57	\$111.13	\$123.71	\$138.79
47	\$62.67	\$77.46	\$90.33	\$101.69	\$113.53	\$126.43	\$141.88
48	\$63.70	\$78.90	\$92.20	\$103.86	\$116.00	\$129.23	\$145.05
49	\$64.73	\$80.40	\$94.09	\$106.05	\$118.52	\$132.06	\$148.30
50	\$65.79	\$81.91	\$96.05	\$108.31	\$121.09	\$134.96	\$151.61
51	\$66.85	\$83.48	\$98.02	\$110.62	\$123.71	\$137.92	\$155.00
52	\$67.93	\$85.05	\$100.05	\$112.97	\$126.41	\$140.98	\$158.46
53	\$69.03	\$86.65	\$102.12	\$115.38	\$129.15	\$144.07	\$161.99
54	\$70.16	\$88.28	\$104.24	\$117.82	\$131.94	\$147.22	\$165.60
55	\$71.29	\$89.96	\$106.39	\$120.32	\$134.80	\$150.47	\$169.30
56	\$76.90	\$96.42	\$113.53	\$128.56	\$144.13	\$160.97	\$181.20
57	\$82.91	\$103.34	\$121.19	\$137.35	\$154.10	\$172.21	\$193.95
58	\$89.41	\$110.77	\$129.35	\$146.74	\$164.77	\$184.25	\$207.59
59	\$96.43	\$118.73	\$138.05	\$156.78	\$176.16	\$197.11	\$222.21
60	\$103.96	\$127.27	\$147.34	\$167.50	\$188.35	\$210.87	\$237.84
61	\$112.12	\$136.41	\$157.27	\$178.95	\$201.38	\$225.59	\$254.58
62	\$120.90	\$146.20	\$167.82	\$191.19	\$215.33	\$241.34	\$272.50
63	\$131.76	\$159.43	\$183.08	\$208.71	\$235.22	\$263.76	\$297.91
64	\$143.58	\$173.84	\$199.69	\$227.87	\$256.93	\$288.25	\$325.71
65	\$156.45	\$189.57	\$217.83	\$248.74	\$280.68	\$315.02	\$356.09
66	\$170.49	\$206.72	\$237.61	\$271.58	\$306.61	\$344.27	\$389.30
67	\$185.76	\$225.40	\$259.16	\$296.49	\$334.91	\$376.23	\$425.63
68	\$206.89	\$251.62	\$289.71	\$330.90	\$373.35	\$419.01	\$473.67
69	\$230.39	\$280.86	\$323.87	\$369.34	\$416.19	\$466.63	\$527.11
70	\$256.56	\$313.51	\$362.07	\$412.22	\$463.97	\$519.68	\$586.59
71	\$285.74	\$349.99	\$404.75	\$460.12	\$517.20	\$578.76	\$652.79
72	\$318.19	\$390.67	\$452.46	\$513.54	\$576.55	\$644.55	\$726.46
73	\$356.66	\$439.56	\$510.23	\$577.83	\$647.62	\$722.98	\$813.94
74	\$399.80	\$494.55	\$575.40	\$650.19	\$727.43	\$810.96	\$911.99
75	\$448.15	\$556.42	\$648.91	\$731.59	\$817.10	\$909.65	\$1,021.81
76	\$502.34	\$626.05	\$731.79	\$823.21	\$917.81	\$1,020.33	\$1,144.88
77	\$563.08	\$704.37	\$825.24	\$926.27	\$1,030.93	\$1,144.49	\$1,282.77
78	\$615.75	\$773.10	\$907.85	\$1,016.89	\$1,129.84	\$1,252.49	\$1,401.56
79	\$673.36	\$848.54	\$998.72	\$1,116.35	\$1,238.24	\$1,370.66	\$1,531.34
80	\$736.36	\$931.35	\$1,098.69	\$1,225.54	\$1,357.07	\$1,499.99	\$1,673.15
81	\$805.24	\$1,022.22	\$1,208.67	\$1,345.41	\$1,487.29	\$1,641.52	\$1,828.08
82	\$880.56	\$1,121.99	\$1,329.66	\$1,477.01	\$1,630.00	\$1,796.40	\$1,997.36
83	\$969.56	\$1,239.30	\$1,471.92	\$1,631.69	\$1,797.88	\$1,978.78	\$2,197.17
84	\$1,067.56	\$1,368.91	\$1,629.41	\$1,802.54	\$1,983.01	\$2,179.69	\$2,416.98
85	\$1,175.43	\$1,512.05	\$1,803.76	\$1,991.33	\$2,187.25	\$2,401.00	\$2,658.75
86	\$1,294.22	\$1,670.18	\$1,996.76	\$2,199.84	\$2,412.50	\$2,644.77	\$2,924.70
87	\$1,425.01	\$1,844.83	\$2,210.41	\$2,430.20	\$2,660.97	\$2,913.26	\$3,217.27
88	\$1,549.77	\$2,009.89	\$2,411.57	\$2,645.47	\$2,892.61	\$3,163.57	\$3,491.02
89	\$1,685.48	\$2,189.74	\$2,631.07	\$2,879.79	\$3,144.42	\$3,435.35	\$3,788.04
90	\$1,833.05	\$2,385.70	\$2,870.52	\$3,134.85	\$3,418.17	\$3,730.49	\$4,110.37
91	\$1,993.55	\$2,599.18	\$3,131.78	\$3,412.54	\$3,715.72	\$4,050.98	\$4,460.07
92	\$2,168.09	\$2,831.74	\$3,416.79	\$3,714.80	\$4,039.19	\$4,398.98	\$4,839.57
93	\$2,328.47	\$3,045.10	\$3,677.78	\$3,988.16	\$4,329.03	\$4,708.53	\$5,174.01
94	\$2,500.73	\$3,274.52	\$3,958.68	\$4,281.66	\$4,639.66	\$5,039.82	\$5,531.59
95	\$2,685.74	\$3,521.27	\$4,261.06	\$4,596.74	\$4,972.59	\$5,394.45	\$5,913.85
96	\$2,884.41	\$3,786.58	\$4,586.51	\$4,935.01	\$5,329.41	\$5,774.02	\$6,322.55
97	\$3,097.80	\$4,071.88	\$4,936.83	\$5,298.19	\$5,711.80	\$6,180.27	\$6,759.48
98	\$3,326.98	\$4,378.68	\$5,313.91	\$5,688.07	\$6,121.67	\$6,615.14	\$7,226.63
99	\$3,573.09	\$4,708.61	\$5,719.79	\$6,106.66	\$6,560.94	\$7,080.61	\$7,726.03
100	\$3,837.42	\$5,063.38	\$6,156.66	\$6,556.04	\$7,031.73	\$7,578.83	\$8,259.97

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$55.61	\$67.88	\$78.09	\$88.75	\$99.29	\$110.41	\$122.36
31	\$57.64	\$70.51	\$81.18	\$92.32	\$103.31	\$114.89	\$127.38
32	\$59.77	\$73.26	\$84.39	\$96.01	\$107.48	\$119.54	\$132.60
33	\$61.98	\$76.12	\$87.78	\$99.86	\$111.84	\$124.41	\$138.03
34	\$64.24	\$79.06	\$91.23	\$103.88	\$116.39	\$129.49	\$143.67
35	\$66.60	\$82.15	\$94.89	\$108.07	\$121.14	\$134.78	\$149.58
36	\$68.65	\$84.78	\$97.98	\$111.60	\$125.15	\$139.28	\$154.62
37	\$70.74	\$87.50	\$101.17	\$115.32	\$129.35	\$143.96	\$159.84
38	\$72.86	\$90.30	\$104.47	\$119.14	\$133.66	\$148.81	\$165.27
39	\$75.08	\$93.19	\$107.89	\$123.11	\$138.13	\$153.80	\$170.84
40	\$77.36	\$96.19	\$111.42	\$127.16	\$142.77	\$158.97	\$176.62
41	\$79.74	\$99.26	\$115.08	\$131.36	\$147.53	\$164.32	\$182.58
42	\$82.15	\$102.46	\$118.84	\$135.72	\$152.48	\$169.84	\$188.76
43	\$84.63	\$105.76	\$122.74	\$140.22	\$157.59	\$175.54	\$195.12
44	\$87.20	\$109.15	\$126.76	\$144.86	\$162.85	\$181.44	\$201.73
45	\$89.87	\$112.65	\$130.88	\$149.66	\$168.29	\$187.53	\$208.55
46	\$92.29	\$115.86	\$134.71	\$154.08	\$173.33	\$193.18	\$214.84
47	\$94.79	\$119.16	\$138.64	\$158.63	\$178.48	\$198.97	\$221.31
48	\$97.36	\$122.55	\$142.67	\$163.33	\$183.84	\$204.97	\$227.99
49	\$99.97	\$126.02	\$146.82	\$168.16	\$189.32	\$211.11	\$234.87
50	\$102.67	\$129.64	\$151.11	\$173.11	\$194.97	\$217.46	\$241.96
51	\$105.42	\$133.33	\$155.49	\$178.22	\$200.79	\$224.00	\$249.26
52	\$108.29	\$137.16	\$160.03	\$183.50	\$206.81	\$230.74	\$256.78
53	\$111.20	\$141.07	\$164.70	\$188.92	\$212.98	\$237.67	\$264.53
54	\$114.21	\$145.07	\$169.49	\$194.52	\$219.35	\$244.80	\$272.50
55	\$117.29	\$149.21	\$174.44	\$200.29	\$225.89	\$252.16	\$280.72
56	\$124.85	\$158.84	\$185.60	\$213.38	\$240.93	\$269.10	\$299.80
57	\$132.90	\$169.04	\$197.49	\$227.35	\$256.94	\$287.21	\$320.16
58	\$141.48	\$179.93	\$210.13	\$242.24	\$274.04	\$306.55	\$341.88
59	\$150.59	\$191.50	\$223.58	\$258.09	\$292.25	\$327.15	\$365.12
60	\$160.30	\$203.82	\$237.90	\$275.00	\$311.70	\$349.16	\$389.92
61	\$170.65	\$216.94	\$253.14	\$292.99	\$332.44	\$372.64	\$416.40
62	\$181.64	\$230.88	\$269.33	\$312.17	\$354.55	\$397.72	\$444.70
63	\$197.65	\$251.15	\$292.82	\$338.81	\$384.38	\$430.82	\$481.43
64	\$215.05	\$273.17	\$318.32	\$367.77	\$416.74	\$466.67	\$521.22
65	\$233.99	\$297.14	\$346.08	\$399.16	\$451.83	\$505.51	\$564.29
66	\$254.62	\$323.21	\$376.25	\$433.27	\$489.84	\$547.58	\$610.90
67	\$277.02	\$351.55	\$409.02	\$470.27	\$531.06	\$593.16	\$661.40
68	\$305.93	\$389.33	\$453.76	\$519.98	\$585.78	\$653.05	\$727.14
69	\$337.85	\$431.13	\$503.40	\$574.99	\$646.11	\$718.95	\$799.43
70	\$373.06	\$477.45	\$558.47	\$635.78	\$712.63	\$791.53	\$878.91
71	\$412.00	\$528.75	\$619.57	\$703.03	\$786.05	\$871.48	\$966.29
72	\$454.98	\$585.54	\$687.36	\$777.35	\$867.01	\$959.45	\$1,062.36
73	\$504.94	\$652.84	\$768.74	\$866.92	\$964.78	\$1,065.78	\$1,178.50
74	\$560.44	\$727.85	\$859.75	\$966.85	\$1,073.54	\$1,183.89	\$1,307.34
75	\$621.98	\$811.48	\$961.56	\$1,078.25	\$1,194.61	\$1,315.10	\$1,450.22
76	\$690.32	\$904.76	\$1,075.45	\$1,202.51	\$1,329.32	\$1,460.87	\$1,608.72
77	\$766.13	\$1,008.72	\$1,202.77	\$1,341.11	\$1,479.22	\$1,622.78	\$1,784.59
78	\$833.86	\$1,102.74	\$1,319.41	\$1,467.15	\$1,614.52	\$1,767.80	\$1,940.56
79	\$907.61	\$1,205.54	\$1,447.38	\$1,605.08	\$1,762.20	\$1,925.75	\$2,110.11
80	\$987.88	\$1,317.91	\$1,587.75	\$1,755.93	\$1,923.41	\$2,097.84	\$2,294.54
81	\$1,075.24	\$1,440.74	\$1,741.73	\$1,920.97	\$2,099.36	\$2,285.27	\$2,495.05
82	\$1,170.31	\$1,575.06	\$1,910.67	\$2,101.53	\$2,291.39	\$2,489.49	\$2,713.10
83	\$1,285.82	\$1,736.84	\$2,114.25	\$2,319.43	\$2,523.68	\$2,737.01	\$2,977.58
84	\$1,412.73	\$1,915.25	\$2,339.53	\$2,559.92	\$2,779.48	\$3,009.18	\$3,267.89
85	\$1,520.60	\$2,058.39	\$2,513.88	\$2,748.71	\$2,983.72	\$3,230.49	\$3,509.66
86	\$1,639.39	\$2,216.52	\$2,706.88	\$2,957.22	\$3,208.97	\$3,474.26	\$3,775.61
87	\$1,770.18	\$2,391.17	\$2,920.53	\$3,187.58	\$3,457.44	\$3,742.75	\$4,068.18
88	\$1,894.94	\$2,556.23	\$3,121.69	\$3,402.85	\$3,689.08	\$3,993.06	\$4,341.93
89	\$2,030.65	\$2,736.08	\$3,341.19	\$3,637.17	\$3,940.89	\$4,264.84	\$4,638.95
90	\$2,178.22	\$2,932.04	\$3,580.64	\$3,892.23	\$4,214.64	\$4,559.98	\$4,961.28
91	\$2,338.72	\$3,145.52	\$3,841.90	\$4,169.92	\$4,512.19	\$4,880.47	\$5,310.98
92	\$2,513.26	\$3,378.08	\$4,126.91	\$4,472.18	\$4,835.66	\$5,228.47	\$5,690.48
93	\$2,673.64	\$3,591.44	\$4,387.90	\$4,745.54	\$5,125.50	\$5,538.02	\$6,024.92
94	\$2,845.90	\$3,820.86	\$4,668.80	\$5,039.04	\$5,436.13	\$5,869.31	\$6,382.50
95	\$3,030.91	\$4,067.61	\$4,971.18	\$5,354.12	\$5,769.06	\$6,223.94	\$6,764.76
96	\$3,229.58	\$4,332.92	\$5,296.63	\$5,692.39	\$6,125.88	\$6,603.51	\$7,173.46
97	\$3,442.97	\$4,618.22	\$5,646.95	\$6,055.57	\$6,508.27	\$7,009.76	\$7,610.39
98	\$3,672.15	\$4,925.02	\$6,024.03	\$6,445.45	\$6,918.14	\$7,444.63	\$8,077.54
99	\$3,918.26	\$5,254.95	\$6,429.91	\$6,864.04	\$7,357.41	\$7,910.10	\$8,576.94
100	\$4,182.59	\$5,609.72	\$6,866.78	\$7,313.42	\$7,828.20	\$8,408.32	\$9,110.88

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$109.51	\$136.92	\$160.85	\$186.74	\$212.67	\$239.47	\$269.93
31	\$112.18	\$140.32	\$164.88	\$191.51	\$218.13	\$245.65	\$277.00
32	\$114.95	\$143.81	\$169.02	\$196.36	\$223.70	\$251.98	\$284.26
33	\$117.74	\$147.39	\$173.27	\$201.36	\$229.44	\$258.47	\$291.71
34	\$120.61	\$151.04	\$177.62	\$206.48	\$235.30	\$265.14	\$299.34
35	\$123.55	\$154.80	\$182.10	\$211.73	\$241.36	\$271.98	\$307.18
36	\$125.70	\$157.54	\$185.35	\$215.56	\$245.79	\$277.04	\$312.99
37	\$127.88	\$160.34	\$188.70	\$219.50	\$250.33	\$282.19	\$318.88
38	\$130.11	\$163.18	\$192.08	\$223.52	\$254.95	\$287.44	\$324.89
39	\$132.39	\$166.06	\$195.54	\$227.58	\$259.65	\$292.80	\$331.02
40	\$134.66	\$169.01	\$199.05	\$231.74	\$264.45	\$298.23	\$337.29
41	\$137.01	\$172.01	\$202.66	\$235.96	\$269.32	\$303.79	\$343.64
42	\$139.39	\$175.07	\$206.29	\$240.27	\$274.29	\$309.44	\$350.12
43	\$141.80	\$178.15	\$210.00	\$244.65	\$279.35	\$315.19	\$356.72
44	\$144.25	\$181.31	\$213.79	\$249.12	\$284.50	\$321.05	\$363.44
45	\$146.79	\$184.52	\$217.63	\$253.68	\$289.74	\$327.01	\$370.31
46	\$148.98	\$187.39	\$221.06	\$257.74	\$294.44	\$332.38	\$376.44
47	\$151.24	\$190.29	\$224.55	\$261.87	\$299.20	\$337.81	\$382.62
48	\$153.50	\$193.22	\$228.10	\$266.08	\$304.07	\$343.35	\$388.96
49	\$155.82	\$196.23	\$231.67	\$270.31	\$309.01	\$348.96	\$395.36
50	\$158.17	\$199.26	\$235.33	\$274.67	\$314.01	\$354.68	\$401.88
51	\$160.54	\$202.37	\$239.04	\$279.06	\$319.11	\$360.49	\$408.52
52	\$162.96	\$205.50	\$242.80	\$283.52	\$324.29	\$366.38	\$415.26
53	\$165.41	\$208.67	\$246.64	\$288.06	\$329.55	\$372.37	\$422.09
54	\$167.91	\$211.89	\$250.52	\$292.68	\$334.88	\$378.45	\$429.07
55	\$170.45	\$215.19	\$254.46	\$297.36	\$340.30	\$384.67	\$436.14
56	\$177.78	\$224.90	\$266.27	\$311.61	\$356.96	\$403.76	\$458.07
57	\$185.45	\$235.02	\$278.65	\$326.51	\$374.38	\$423.83	\$481.13
58	\$193.44	\$245.64	\$291.58	\$342.11	\$392.70	\$444.89	\$505.32
59	\$201.79	\$256.73	\$305.11	\$358.50	\$411.89	\$466.98	\$530.75
60	\$210.48	\$268.29	\$319.27	\$375.64	\$432.00	\$490.16	\$557.45
61	\$219.54	\$280.39	\$334.09	\$393.62	\$453.14	\$514.52	\$585.48
62	\$229.02	\$293.03	\$349.59	\$412.44	\$475.26	\$540.06	\$614.96
63	\$246.18	\$314.51	\$374.82	\$441.03	\$507.28	\$575.60	\$654.65
64	\$264.60	\$337.51	\$401.81	\$471.64	\$541.42	\$613.47	\$696.93
65	\$284.40	\$362.25	\$430.83	\$504.34	\$577.90	\$653.82	\$741.95
66	\$305.72	\$388.79	\$461.89	\$539.32	\$616.81	\$696.81	\$789.82
67	\$328.58	\$417.26	\$495.19	\$576.72	\$658.31	\$742.66	\$840.82
68	\$358.72	\$456.52	\$542.51	\$629.44	\$716.45	\$806.39	\$911.32
69	\$391.61	\$499.42	\$594.39	\$686.99	\$779.67	\$875.57	\$987.71
70	\$427.48	\$546.38	\$651.22	\$749.78	\$848.47	\$950.68	\$1,070.50
71	\$466.68	\$597.77	\$713.47	\$818.35	\$923.37	\$1,032.26	\$1,160.25
72	\$509.46	\$653.96	\$781.65	\$893.14	\$1,004.87	\$1,120.85	\$1,257.51
73	\$560.36	\$722.20	\$865.41	\$986.01	\$1,106.90	\$1,232.45	\$1,380.75
74	\$616.40	\$797.54	\$958.15	\$1,088.56	\$1,219.29	\$1,355.16	\$1,516.03
75	\$678.00	\$880.74	\$1,060.83	\$1,201.76	\$1,343.11	\$1,490.11	\$1,664.54
76	\$745.80	\$972.63	\$1,174.52	\$1,326.75	\$1,479.48	\$1,638.48	\$1,827.63
77	\$820.35	\$1,074.12	\$1,300.35	\$1,464.70	\$1,629.70	\$1,801.64	\$2,006.70
78	\$889.17	\$1,169.04	\$1,419.14	\$1,594.24	\$1,770.00	\$1,953.15	\$2,170.98
79	\$963.80	\$1,272.36	\$1,548.74	\$1,735.20	\$1,922.37	\$2,117.41	\$2,348.67
80	\$1,044.68	\$1,384.82	\$1,690.23	\$1,888.64	\$2,087.88	\$2,295.48	\$2,540.93
81	\$1,132.35	\$1,507.20	\$1,844.63	\$2,055.67	\$2,267.62	\$2,488.51	\$2,748.93
82	\$1,227.37	\$1,640.42	\$2,013.14	\$2,237.42	\$2,462.86	\$2,697.81	\$2,973.95
83	\$1,346.73	\$1,806.60	\$2,222.84	\$2,464.00	\$2,706.83	\$2,960.10	\$3,257.24
84	\$1,477.71	\$1,989.63	\$2,454.38	\$2,713.50	\$2,974.97	\$3,247.91	\$3,567.57
85	\$1,585.58	\$2,132.77	\$2,628.73	\$2,902.29	\$3,179.21	\$3,469.22	\$3,809.34
86	\$1,704.37	\$2,290.90	\$2,821.73	\$3,110.80	\$3,404.46	\$3,712.99	\$4,075.29
87	\$1,835.16	\$2,465.55	\$3,035.38	\$3,341.16	\$3,652.93	\$3,981.48	\$4,367.86
88	\$1,959.92	\$2,630.61	\$3,236.54	\$3,556.43	\$3,884.57	\$4,231.79	\$4,641.61
89	\$2,095.63	\$2,810.46	\$3,456.04	\$3,790.75	\$4,136.38	\$4,503.57	\$4,938.63
90	\$2,243.20	\$3,006.42	\$3,695.49	\$4,045.81	\$4,410.13	\$4,798.71	\$5,260.96
91	\$2,403.70	\$3,219.90	\$3,956.75	\$4,323.50	\$4,707.68	\$5,119.20	\$5,610.66
92	\$2,578.24	\$3,452.46	\$4,241.76	\$4,625.76	\$5,031.15	\$5,467.20	\$5,990.16
93	\$2,738.62	\$3,665.82	\$4,502.75	\$4,899.12	\$5,320.99	\$5,776.75	\$6,324.60
94	\$2,910.88	\$3,895.24	\$4,783.65	\$5,192.62	\$5,631.62	\$6,108.04	\$6,682.18
95	\$3,095.89	\$4,141.99	\$5,086.03	\$5,507.70	\$5,964.55	\$6,462.67	\$7,064.44
96	\$3,294.56	\$4,407.30	\$5,411.48	\$5,845.97	\$6,321.37	\$6,842.24	\$7,473.14
97	\$3,507.95	\$4,692.60	\$5,761.80	\$6,209.15	\$6,703.76	\$7,248.49	\$7,910.07
98	\$3,737.13	\$4,999.40	\$6,138.88	\$6,599.03	\$7,113.63	\$7,683.36	\$8,377.22
99	\$3,983.24	\$5,329.33	\$6,544.76	\$7,017.62	\$7,552.90	\$8,148.83	\$8,876.62
100	\$4,247.57	\$5,684.10	\$6,981.63	\$7,467.00	\$8,023.69	\$8,647.05	\$9,410.56

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$47.03	\$54.98	\$61.47	\$67.79	\$74.60	\$82.16	\$90.63
31	\$47.60	\$55.84	\$62.54	\$69.07	\$76.04	\$83.77	\$92.50
32	\$48.19	\$56.69	\$63.63	\$70.35	\$77.49	\$85.44	\$94.39
33	\$48.78	\$57.56	\$64.77	\$71.66	\$78.99	\$87.12	\$96.35
34	\$49.36	\$58.45	\$65.91	\$72.98	\$80.53	\$88.83	\$98.32
35	\$49.98	\$59.38	\$67.08	\$74.35	\$82.07	\$90.61	\$100.36
36	\$50.61	\$60.29	\$68.26	\$75.70	\$83.64	\$92.33	\$102.36
37	\$51.24	\$61.23	\$69.47	\$77.10	\$85.20	\$94.11	\$104.37
38	\$51.88	\$62.20	\$70.69	\$78.52	\$86.82	\$95.95	\$106.45
39	\$52.55	\$63.16	\$71.93	\$79.97	\$88.45	\$97.78	\$108.57
40	\$53.22	\$64.14	\$73.22	\$81.44	\$90.14	\$99.66	\$110.74
41	\$53.88	\$65.16	\$74.48	\$82.93	\$91.82	\$101.59	\$112.93
42	\$54.59	\$66.18	\$75.80	\$84.45	\$93.55	\$103.56	\$115.17
43	\$55.28	\$67.21	\$77.15	\$86.01	\$95.32	\$105.54	\$117.48
44	\$55.96	\$68.26	\$78.51	\$87.59	\$97.12	\$107.57	\$119.79
45	\$56.69	\$69.34	\$79.89	\$89.20	\$98.96	\$109.64	\$122.18
46	\$57.59	\$70.63	\$81.53	\$91.09	\$101.12	\$112.05	\$124.89
47	\$58.53	\$71.98	\$83.21	\$93.04	\$103.31	\$114.53	\$127.69
48	\$59.48	\$73.32	\$84.94	\$95.01	\$105.54	\$117.05	\$130.53
49	\$60.45	\$74.72	\$86.69	\$97.03	\$107.82	\$119.61	\$133.46
50	\$61.44	\$76.13	\$88.47	\$99.10	\$110.17	\$122.23	\$136.44
51	\$62.43	\$77.55	\$90.32	\$101.21	\$112.56	\$124.93	\$139.49
52	\$63.45	\$79.03	\$92.19	\$103.34	\$115.00	\$127.69	\$142.58
53	\$64.48	\$80.53	\$94.08	\$105.54	\$117.49	\$130.49	\$145.77
54	\$65.52	\$82.04	\$96.01	\$107.79	\$120.04	\$133.38	\$149.01
55	\$66.59	\$83.58	\$98.01	\$110.08	\$122.65	\$136.30	\$152.35
56	\$71.82	\$89.59	\$104.60	\$117.61	\$131.13	\$145.81	\$163.08
57	\$77.45	\$96.04	\$111.64	\$125.66	\$140.20	\$155.98	\$174.55
58	\$83.51	\$102.93	\$119.16	\$134.25	\$149.91	\$166.88	\$186.82
59	\$90.06	\$110.32	\$127.19	\$143.43	\$160.28	\$178.54	\$199.97
60	\$97.11	\$118.26	\$135.74	\$153.24	\$171.37	\$191.01	\$214.03
61	\$104.72	\$126.75	\$144.87	\$163.72	\$183.21	\$204.35	\$229.08
62	\$112.93	\$135.86	\$154.62	\$174.91	\$195.91	\$218.62	\$245.22
63	\$123.05	\$148.15	\$168.66	\$190.96	\$213.99	\$238.92	\$268.09
64	\$134.09	\$161.55	\$183.96	\$208.47	\$233.77	\$261.11	\$293.11
65	\$146.11	\$176.15	\$200.68	\$227.58	\$255.35	\$285.36	\$320.45
66	\$159.23	\$192.08	\$218.87	\$248.46	\$278.94	\$311.84	\$350.34
67	\$173.51	\$209.44	\$238.76	\$271.23	\$304.70	\$340.79	\$383.04
68	\$193.20	\$233.81	\$266.89	\$302.72	\$339.66	\$379.55	\$426.24
69	\$215.18	\$260.99	\$298.37	\$337.88	\$378.66	\$422.70	\$474.35
70	\$239.63	\$291.33	\$333.54	\$377.14	\$422.10	\$470.75	\$527.89
71	\$266.86	\$325.22	\$372.85	\$420.93	\$470.56	\$524.25	\$587.44
72	\$297.18	\$363.04	\$416.81	\$469.81	\$524.55	\$583.85	\$653.73
73	\$333.11	\$408.46	\$470.04	\$528.64	\$589.22	\$654.90	\$732.47
74	\$373.40	\$459.57	\$530.09	\$594.83	\$661.85	\$734.57	\$820.67
75	\$418.54	\$517.04	\$597.78	\$669.30	\$743.40	\$823.96	\$919.53
76	\$469.15	\$581.72	\$674.13	\$753.12	\$835.04	\$924.23	\$1,030.29
77	\$525.88	\$654.51	\$760.24	\$847.43	\$937.94	\$1,036.70	\$1,154.37
78	\$575.09	\$718.39	\$836.34	\$930.32	\$1,027.94	\$1,134.53	\$1,261.26
79	\$628.88	\$788.48	\$920.07	\$1,021.32	\$1,126.56	\$1,241.57	\$1,378.07
80	\$687.72	\$865.43	\$1,012.15	\$1,121.20	\$1,234.67	\$1,358.72	\$1,505.67
81	\$752.05	\$949.89	\$1,113.47	\$1,230.87	\$1,353.16	\$1,486.92	\$1,645.12
82	\$822.42	\$1,042.57	\$1,224.94	\$1,351.27	\$1,482.99	\$1,627.21	\$1,797.43
83	\$905.51	\$1,151.60	\$1,356.00	\$1,492.77	\$1,635.72	\$1,792.43	\$1,977.25
84	\$997.03	\$1,272.03	\$1,501.10	\$1,649.08	\$1,804.17	\$1,974.41	\$2,175.05
85	\$1,097.79	\$1,405.05	\$1,661.69	\$1,821.78	\$1,989.97	\$2,174.87	\$2,392.63
86	\$1,208.72	\$1,551.98	\$1,839.51	\$2,012.54	\$2,194.91	\$2,395.68	\$2,631.96
87	\$1,330.90	\$1,714.28	\$2,036.32	\$2,223.31	\$2,420.97	\$2,638.92	\$2,895.27
88	\$1,447.43	\$1,867.67	\$2,221.66	\$2,420.22	\$2,631.72	\$2,865.62	\$3,141.59
89	\$1,574.15	\$2,034.79	\$2,423.86	\$2,634.61	\$2,860.83	\$3,111.82	\$3,408.90
90	\$1,711.97	\$2,216.86	\$2,644.44	\$2,867.96	\$3,109.87	\$3,379.15	\$3,698.93
91	\$1,861.86	\$2,415.23	\$2,885.11	\$3,122.00	\$3,380.60	\$3,669.48	\$4,013.65
92	\$2,024.89	\$2,631.33	\$3,147.70	\$3,398.52	\$3,674.90	\$3,984.72	\$4,355.16
93	\$2,174.67	\$2,829.59	\$3,388.12	\$3,648.63	\$3,938.60	\$4,265.09	\$4,656.14
94	\$2,335.57	\$3,042.79	\$3,646.92	\$3,917.11	\$4,221.21	\$4,565.19	\$4,977.91
95	\$2,508.34	\$3,272.07	\$3,925.47	\$4,205.39	\$4,524.11	\$4,886.42	\$5,321.91
96	\$2,693.91	\$3,518.61	\$4,225.27	\$4,514.84	\$4,848.75	\$5,230.23	\$5,689.70
97	\$2,893.20	\$3,783.71	\$4,548.01	\$4,847.09	\$5,196.67	\$5,598.26	\$6,082.92
98	\$3,107.21	\$4,068.80	\$4,895.39	\$5,203.80	\$5,569.56	\$5,992.16	\$6,503.27
99	\$3,337.10	\$4,375.38	\$5,269.32	\$5,586.74	\$5,969.20	\$6,413.77	\$6,952.70
100	\$3,583.96	\$4,705.04	\$5,671.77	\$5,997.86	\$6,397.54	\$6,865.07	\$7,433.20

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$53.06	\$63.10	\$72.19	\$81.71	\$90.65	\$100.40	\$110.93
31	\$55.03	\$65.54	\$75.02	\$84.99	\$94.31	\$104.48	\$115.50
32	\$57.06	\$68.10	\$78.02	\$88.39	\$98.14	\$108.76	\$120.23
33	\$59.15	\$70.73	\$81.13	\$91.95	\$102.10	\$113.15	\$125.15
34	\$61.32	\$73.49	\$84.33	\$95.63	\$106.25	\$117.79	\$130.27
35	\$63.60	\$76.37	\$87.68	\$99.47	\$110.57	\$122.58	\$135.61
36	\$65.52	\$78.79	\$90.56	\$102.75	\$114.27	\$126.71	\$140.21
37	\$67.51	\$81.34	\$93.52	\$106.16	\$118.09	\$130.94	\$144.92
38	\$69.56	\$83.95	\$96.57	\$109.67	\$122.05	\$135.35	\$149.85
39	\$71.69	\$86.63	\$99.74	\$113.33	\$126.12	\$139.90	\$154.89
40	\$73.84	\$89.42	\$103.01	\$117.07	\$130.34	\$144.60	\$160.16
41	\$76.10	\$92.26	\$106.36	\$120.94	\$134.68	\$149.45	\$165.55
42	\$78.43	\$95.23	\$109.85	\$124.95	\$139.21	\$154.48	\$171.13
43	\$80.79	\$98.30	\$113.45	\$129.08	\$143.84	\$159.66	\$176.95
44	\$83.23	\$101.45	\$117.16	\$133.36	\$148.65	\$165.02	\$182.90
45	\$85.80	\$104.70	\$121.00	\$137.78	\$153.64	\$170.56	\$189.11
46	\$88.11	\$107.67	\$124.51	\$141.85	\$158.24	\$175.68	\$194.79
47	\$90.48	\$110.77	\$128.15	\$146.06	\$162.94	\$180.97	\$200.67
48	\$92.92	\$113.91	\$131.88	\$150.38	\$167.80	\$186.40	\$206.74
49	\$95.44	\$117.18	\$135.73	\$154.82	\$172.84	\$192.01	\$212.97
50	\$98.01	\$120.49	\$139.68	\$159.39	\$178.01	\$197.77	\$219.38
51	\$100.63	\$123.92	\$143.75	\$164.11	\$183.31	\$203.72	\$226.00
52	\$103.38	\$127.47	\$147.95	\$168.96	\$188.79	\$209.85	\$232.82
53	\$106.14	\$131.12	\$152.26	\$173.95	\$194.44	\$216.14	\$239.85
54	\$109.02	\$134.85	\$156.67	\$179.10	\$200.24	\$222.67	\$247.07
55	\$111.96	\$138.68	\$161.24	\$184.41	\$206.23	\$229.34	\$254.53
56	\$119.19	\$147.62	\$171.56	\$196.47	\$219.95	\$244.76	\$271.82
57	\$126.88	\$157.13	\$182.55	\$209.32	\$234.58	\$261.24	\$290.28
58	\$135.04	\$167.23	\$194.26	\$223.02	\$250.19	\$278.81	\$309.99
59	\$143.75	\$177.99	\$206.69	\$237.62	\$266.82	\$297.55	\$331.08
60	\$153.03	\$189.45	\$219.90	\$253.18	\$284.57	\$317.57	\$353.55
61	\$162.90	\$201.64	\$233.99	\$269.76	\$303.51	\$338.94	\$377.54
62	\$173.39	\$214.60	\$248.99	\$287.43	\$323.68	\$361.75	\$403.21
63	\$188.67	\$233.43	\$270.67	\$311.96	\$350.92	\$391.84	\$436.51
64	\$205.28	\$253.92	\$294.24	\$338.60	\$380.44	\$424.47	\$472.59
65	\$223.36	\$276.19	\$319.89	\$367.51	\$412.47	\$459.80	\$511.66
66	\$243.05	\$300.41	\$347.76	\$398.89	\$447.19	\$498.04	\$553.88
67	\$264.43	\$326.77	\$378.09	\$432.94	\$484.81	\$539.48	\$599.70
68	\$292.01	\$361.88	\$419.44	\$478.73	\$534.74	\$593.96	\$659.29
69	\$322.50	\$400.74	\$465.33	\$529.36	\$589.83	\$653.93	\$724.84
70	\$356.12	\$443.78	\$516.25	\$585.36	\$650.59	\$719.94	\$796.91
71	\$393.28	\$491.48	\$572.70	\$647.26	\$717.61	\$792.62	\$876.13
72	\$434.29	\$544.26	\$635.37	\$715.71	\$791.52	\$872.62	\$963.25
73	\$482.00	\$606.79	\$710.58	\$798.18	\$880.79	\$969.35	\$1,068.53
74	\$534.93	\$676.53	\$794.74	\$890.17	\$980.08	\$1,076.77	\$1,185.32
75	\$593.70	\$754.24	\$888.85	\$992.75	\$1,090.59	\$1,196.12	\$1,314.90
76	\$658.93	\$840.95	\$994.11	\$1,107.15	\$1,213.57	\$1,328.69	\$1,458.64
77	\$731.29	\$937.59	\$1,111.81	\$1,234.75	\$1,350.41	\$1,475.96	\$1,618.09
78	\$795.97	\$1,024.97	\$1,219.62	\$1,350.81	\$1,473.92	\$1,607.85	\$1,759.49
79	\$866.34	\$1,120.52	\$1,337.91	\$1,477.78	\$1,608.77	\$1,751.52	\$1,913.26
80	\$942.95	\$1,224.97	\$1,467.67	\$1,616.69	\$1,755.92	\$1,908.04	\$2,080.47
81	\$1,026.36	\$1,339.15	\$1,610.02	\$1,768.65	\$1,916.55	\$2,078.54	\$2,262.26
82	\$1,117.13	\$1,463.97	\$1,766.15	\$1,934.90	\$2,091.87	\$2,264.26	\$2,459.97
83	\$1,227.38	\$1,614.38	\$1,954.34	\$2,135.50	\$2,303.93	\$2,489.40	\$2,699.80
84	\$1,348.51	\$1,780.21	\$2,162.60	\$2,356.92	\$2,537.47	\$2,736.95	\$2,962.98
85	\$1,449.27	\$1,913.23	\$2,323.19	\$2,529.62	\$2,723.27	\$2,937.41	\$3,180.56
86	\$1,560.20	\$2,060.16	\$2,501.01	\$2,720.38	\$2,928.21	\$3,158.22	\$3,419.89
87	\$1,682.38	\$2,222.46	\$2,697.82	\$2,931.15	\$3,154.27	\$3,401.46	\$3,683.20
88	\$1,798.91	\$2,375.85	\$2,883.16	\$3,128.06	\$3,365.02	\$3,628.16	\$3,929.52
89	\$1,925.63	\$2,542.97	\$3,085.36	\$3,342.45	\$3,594.13	\$3,874.36	\$4,196.83
90	\$2,063.45	\$2,725.04	\$3,305.94	\$3,575.80	\$3,843.17	\$4,141.69	\$4,486.86
91	\$2,213.34	\$2,923.41	\$3,546.61	\$3,829.84	\$4,113.90	\$4,432.02	\$4,801.58
92	\$2,376.37	\$3,139.51	\$3,809.20	\$4,106.36	\$4,408.20	\$4,747.26	\$5,143.09
93	\$2,526.15	\$3,337.77	\$4,049.62	\$4,356.47	\$4,671.90	\$5,027.63	\$5,444.07
94	\$2,687.05	\$3,550.97	\$4,308.42	\$4,624.95	\$4,954.51	\$5,327.73	\$5,765.84
95	\$2,859.82	\$3,780.25	\$4,586.97	\$4,913.23	\$5,257.41	\$5,648.96	\$6,109.84
96	\$3,045.39	\$4,026.79	\$4,886.77	\$5,222.68	\$5,582.05	\$5,992.77	\$6,477.63
97	\$3,244.68	\$4,291.89	\$5,209.51	\$5,554.93	\$5,929.97	\$6,360.80	\$6,870.85
98	\$3,458.69	\$4,576.98	\$5,556.89	\$5,911.64	\$6,302.86	\$6,754.70	\$7,291.20
99	\$3,688.58	\$4,883.56	\$5,930.82	\$6,294.58	\$6,702.50	\$7,176.31	\$7,740.63
100	\$3,935.44	\$5,213.22	\$6,333.27	\$6,705.70	\$7,130.84	\$7,627.61	\$8,221.13

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$105.60	\$131.15	\$152.48	\$175.53	\$198.55	\$222.36	\$248.71
31	\$108.21	\$134.41	\$156.28	\$180.01	\$203.66	\$228.08	\$255.22
32	\$110.83	\$137.75	\$160.21	\$184.58	\$208.85	\$233.98	\$261.89
33	\$113.55	\$141.16	\$164.24	\$189.26	\$214.20	\$240.01	\$268.75
34	\$116.31	\$144.67	\$168.37	\$194.07	\$219.72	\$246.21	\$275.78
35	\$119.16	\$148.29	\$172.59	\$199.00	\$225.33	\$252.56	\$283.01
36	\$121.22	\$150.90	\$175.71	\$202.62	\$229.50	\$257.24	\$288.36
37	\$123.32	\$153.58	\$178.88	\$206.34	\$233.71	\$262.04	\$293.79
38	\$125.46	\$156.31	\$182.08	\$210.10	\$238.03	\$266.93	\$299.33
39	\$127.66	\$159.06	\$185.36	\$213.94	\$242.41	\$271.87	\$304.97
40	\$129.86	\$161.89	\$188.71	\$217.82	\$246.90	\$276.93	\$310.74
41	\$132.12	\$164.78	\$192.08	\$221.81	\$251.44	\$282.09	\$316.60
42	\$134.43	\$167.69	\$195.55	\$225.85	\$256.08	\$287.34	\$322.58
43	\$136.76	\$170.64	\$199.07	\$229.97	\$260.79	\$292.67	\$328.67
44	\$139.13	\$173.67	\$202.66	\$234.17	\$265.61	\$298.11	\$334.85
45	\$141.55	\$176.76	\$206.31	\$238.46	\$270.52	\$303.67	\$341.19
46	\$143.68	\$179.50	\$209.54	\$242.27	\$274.92	\$308.62	\$346.82
47	\$145.85	\$182.30	\$212.84	\$246.17	\$279.36	\$313.69	\$352.53
48	\$148.03	\$185.11	\$216.21	\$250.10	\$283.88	\$318.82	\$358.33
49	\$150.29	\$187.98	\$219.61	\$254.11	\$288.49	\$324.04	\$364.25
50	\$152.53	\$190.89	\$223.06	\$258.17	\$293.18	\$329.32	\$370.26
51	\$154.81	\$193.83	\$226.60	\$262.32	\$297.92	\$334.73	\$376.38
52	\$157.15	\$196.85	\$230.17	\$266.51	\$302.75	\$340.20	\$382.58
53	\$159.51	\$199.90	\$233.78	\$270.78	\$307.68	\$345.76	\$388.90
54	\$161.94	\$202.99	\$237.47	\$275.13	\$312.66	\$351.44	\$395.30
55	\$164.37	\$206.12	\$241.21	\$279.53	\$317.73	\$357.18	\$401.84
56	\$171.46	\$215.45	\$252.41	\$292.90	\$333.25	\$374.92	\$422.05
57	\$178.87	\$225.14	\$264.13	\$306.92	\$349.54	\$393.55	\$443.27
58	\$186.55	\$235.29	\$276.39	\$321.58	\$366.65	\$413.08	\$465.55
59	\$194.61	\$245.91	\$289.21	\$336.99	\$384.56	\$433.60	\$489.00
60	\$202.99	\$257.01	\$302.62	\$353.09	\$403.34	\$455.15	\$513.60
61	\$211.75	\$268.59	\$316.67	\$369.98	\$423.05	\$477.77	\$539.42
62	\$220.86	\$280.69	\$331.37	\$387.70	\$443.74	\$501.49	\$566.55
63	\$237.42	\$301.27	\$355.27	\$414.58	\$473.61	\$534.48	\$603.13
64	\$255.18	\$323.33	\$380.90	\$443.32	\$505.50	\$569.65	\$642.08
65	\$274.27	\$347.01	\$408.36	\$474.08	\$539.53	\$607.11	\$683.55
66	\$294.84	\$372.41	\$437.82	\$506.97	\$575.86	\$647.04	\$727.67
67	\$316.89	\$399.71	\$469.41	\$542.12	\$614.62	\$689.61	\$774.67
68	\$345.94	\$437.30	\$514.28	\$591.68	\$668.85	\$748.80	\$839.59
69	\$377.65	\$478.40	\$563.45	\$645.75	\$727.91	\$813.04	\$909.98
70	\$412.26	\$523.39	\$617.27	\$704.81	\$792.16	\$882.78	\$986.29
71	\$450.06	\$572.61	\$676.30	\$769.22	\$862.08	\$958.53	\$1,068.96
72	\$491.31	\$626.43	\$740.94	\$839.54	\$938.16	\$1,040.77	\$1,158.55
73	\$540.41	\$691.80	\$820.31	\$926.85	\$1,033.45	\$1,144.40	\$1,272.07
74	\$594.44	\$763.98	\$908.24	\$1,023.22	\$1,138.37	\$1,258.35	\$1,396.70
75	\$653.86	\$843.68	\$1,005.54	\$1,129.63	\$1,253.94	\$1,383.64	\$1,533.55
76	\$719.22	\$931.70	\$1,113.29	\$1,247.12	\$1,381.28	\$1,521.44	\$1,683.82
77	\$791.13	\$1,028.90	\$1,232.61	\$1,376.82	\$1,521.52	\$1,672.93	\$1,848.79
78	\$857.50	\$1,119.85	\$1,345.20	\$1,498.57	\$1,652.51	\$1,813.62	\$2,000.14
79	\$929.48	\$1,218.81	\$1,468.10	\$1,631.09	\$1,794.77	\$1,966.15	\$2,163.87
80	\$1,007.49	\$1,326.53	\$1,602.19	\$1,775.31	\$1,949.28	\$2,131.50	\$2,340.99
81	\$1,092.03	\$1,443.77	\$1,748.54	\$1,932.30	\$2,117.11	\$2,310.77	\$2,532.64
82	\$1,183.68	\$1,571.36	\$1,908.26	\$2,103.19	\$2,299.38	\$2,505.10	\$2,739.94
83	\$1,298.78	\$1,730.57	\$2,107.02	\$2,316.13	\$2,527.17	\$2,748.65	\$3,000.96
84	\$1,425.11	\$1,905.90	\$2,326.51	\$2,550.66	\$2,777.51	\$3,015.89	\$3,286.85
85	\$1,525.87	\$2,038.92	\$2,487.10	\$2,723.36	\$2,963.31	\$3,216.35	\$3,504.43
86	\$1,636.80	\$2,185.85	\$2,664.92	\$2,914.12	\$3,168.25	\$3,437.16	\$3,743.76
87	\$1,758.98	\$2,348.15	\$2,861.73	\$3,124.89	\$3,394.31	\$3,680.40	\$4,007.07
88	\$1,875.51	\$2,501.54	\$3,047.07	\$3,321.80	\$3,605.06	\$3,907.10	\$4,253.39
89	\$2,002.23	\$2,668.66	\$3,249.27	\$3,536.19	\$3,834.17	\$4,153.30	\$4,520.70
90	\$2,140.05	\$2,850.73	\$3,469.85	\$3,769.54	\$4,083.21	\$4,420.63	\$4,810.73
91	\$2,289.94	\$3,049.10	\$3,710.52	\$4,023.58	\$4,353.94	\$4,710.96	\$5,125.45
92	\$2,452.97	\$3,265.20	\$3,973.11	\$4,300.10	\$4,648.24	\$5,026.20	\$5,466.96
93	\$2,602.75	\$3,463.46	\$4,213.53	\$4,550.21	\$4,911.94	\$5,306.57	\$5,767.94
94	\$2,763.65	\$3,676.66	\$4,472.33	\$4,818.69	\$5,194.55	\$5,606.67	\$6,089.71
95	\$2,936.42	\$3,905.94	\$4,750.88	\$5,106.97	\$5,497.45	\$5,927.90	\$6,433.71
96	\$3,121.99	\$4,152.48	\$5,050.68	\$5,416.42	\$5,822.09	\$6,271.71	\$6,801.50
97	\$3,321.28	\$4,417.58	\$5,373.42	\$5,748.67	\$6,170.01	\$6,639.74	\$7,194.72
98	\$3,535.29	\$4,702.67	\$5,720.80	\$6,105.38	\$6,542.90	\$7,033.64	\$7,615.07
99	\$3,765.18	\$5,009.25	\$6,094.73	\$6,488.32	\$6,942.54	\$7,455.25	\$8,064.50
100	\$4,012.04	\$5,338.91	\$6,497.18	\$6,899.44	\$7,370.88	\$7,906.55	\$8,545.00

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$43.53	\$50.42	\$56.09	\$61.57	\$67.42	\$73.96	\$81.09
31	\$44.05	\$51.22	\$57.08	\$62.72	\$68.71	\$75.41	\$82.75
32	\$44.57	\$52.00	\$58.10	\$63.90	\$70.05	\$76.90	\$84.47
33	\$45.12	\$52.81	\$59.12	\$65.07	\$71.42	\$78.41	\$86.20
34	\$45.68	\$53.61	\$60.16	\$66.29	\$72.77	\$79.98	\$87.98
35	\$46.23	\$54.44	\$61.23	\$67.51	\$74.18	\$81.53	\$89.79
36	\$46.82	\$55.29	\$62.30	\$68.75	\$75.58	\$83.11	\$91.57
37	\$47.41	\$56.15	\$63.39	\$70.03	\$77.00	\$84.71	\$93.40
38	\$48.02	\$57.04	\$64.52	\$71.31	\$78.47	\$86.35	\$95.24
39	\$48.62	\$57.94	\$65.65	\$72.63	\$79.93	\$88.02	\$97.14
40	\$49.25	\$58.84	\$66.82	\$73.96	\$81.47	\$89.71	\$99.08
41	\$49.85	\$59.77	\$67.98	\$75.31	\$82.98	\$91.44	\$101.04
42	\$50.50	\$60.70	\$69.18	\$76.69	\$84.58	\$93.22	\$103.04
43	\$51.14	\$61.65	\$70.41	\$78.10	\$86.17	\$95.01	\$105.10
44	\$51.78	\$62.60	\$71.65	\$79.54	\$87.79	\$96.84	\$107.18
45	\$52.43	\$63.58	\$72.92	\$81.00	\$89.43	\$98.70	\$109.30
46	\$53.28	\$64.78	\$74.42	\$82.72	\$91.39	\$100.87	\$111.76
47	\$54.16	\$66.01	\$75.96	\$84.50	\$93.36	\$103.09	\$114.24
48	\$55.02	\$67.24	\$77.53	\$86.27	\$95.40	\$105.36	\$116.79
49	\$55.93	\$68.53	\$79.13	\$88.11	\$97.46	\$107.66	\$119.40
50	\$56.85	\$69.82	\$80.75	\$89.98	\$99.57	\$110.05	\$122.07
51	\$57.75	\$71.14	\$82.42	\$91.90	\$101.73	\$112.46	\$124.80
52	\$58.69	\$72.47	\$84.13	\$93.85	\$103.94	\$114.93	\$127.58
53	\$59.67	\$73.86	\$85.86	\$95.86	\$106.20	\$117.48	\$130.42
54	\$60.63	\$75.23	\$87.63	\$97.89	\$108.50	\$120.04	\$133.33
55	\$61.60	\$76.68	\$89.46	\$99.96	\$110.85	\$122.69	\$136.30
56	\$66.44	\$82.17	\$95.48	\$106.80	\$118.52	\$131.24	\$145.91
57	\$71.65	\$88.08	\$101.90	\$114.11	\$126.72	\$140.43	\$156.18
58	\$77.27	\$94.41	\$108.76	\$121.90	\$135.47	\$150.22	\$167.16
59	\$83.32	\$101.18	\$116.08	\$130.26	\$144.86	\$160.72	\$178.92
60	\$89.85	\$108.47	\$123.88	\$139.15	\$154.88	\$171.93	\$191.51
61	\$96.90	\$116.26	\$132.23	\$148.68	\$165.60	\$183.95	\$204.99
62	\$104.47	\$124.62	\$141.11	\$158.84	\$177.04	\$196.78	\$219.41
63	\$113.85	\$135.90	\$153.94	\$173.41	\$193.40	\$215.06	\$239.88
64	\$124.07	\$148.16	\$167.90	\$189.31	\$211.29	\$235.02	\$262.26
65	\$135.19	\$161.58	\$183.15	\$206.68	\$230.79	\$256.85	\$286.71
66	\$147.32	\$176.18	\$199.77	\$225.62	\$252.11	\$280.70	\$313.47
67	\$160.54	\$192.11	\$217.90	\$246.30	\$275.40	\$306.76	\$342.72
68	\$178.78	\$214.43	\$243.60	\$274.93	\$307.00	\$341.64	\$381.39
69	\$199.08	\$239.37	\$272.31	\$306.84	\$342.24	\$380.49	\$424.42
70	\$221.69	\$267.22	\$304.41	\$342.47	\$381.50	\$423.75	\$472.30
71	\$246.89	\$298.29	\$340.29	\$382.25	\$425.29	\$471.91	\$525.61
72	\$274.96	\$332.98	\$380.41	\$426.64	\$474.09	\$525.56	\$584.92
73	\$308.20	\$374.63	\$429.02	\$480.06	\$532.53	\$589.50	\$655.37
74	\$345.47	\$421.51	\$483.80	\$540.18	\$598.17	\$661.23	\$734.32
75	\$387.27	\$474.23	\$545.60	\$607.81	\$671.90	\$741.70	\$822.75
76	\$434.09	\$533.56	\$615.26	\$683.90	\$754.72	\$831.95	\$921.86
77	\$486.57	\$600.31	\$693.85	\$769.55	\$847.73	\$933.19	\$1,032.87
78	\$532.08	\$658.90	\$763.31	\$844.83	\$929.06	\$1,021.25	\$1,128.51
79	\$581.87	\$723.20	\$839.71	\$927.45	\$1,018.22	\$1,117.61	\$1,233.02
80	\$636.30	\$793.78	\$923.76	\$1,018.19	\$1,115.91	\$1,223.06	\$1,347.20
81	\$695.83	\$871.24	\$1,016.25	\$1,117.78	\$1,222.98	\$1,338.45	\$1,471.96
82	\$760.93	\$956.26	\$1,117.99	\$1,227.11	\$1,340.33	\$1,464.74	\$1,608.26
83	\$837.82	\$1,056.26	\$1,237.58	\$1,355.60	\$1,478.37	\$1,613.46	\$1,769.14
84	\$922.48	\$1,166.71	\$1,370.02	\$1,497.56	\$1,630.64	\$1,777.26	\$1,946.11
85	\$1,015.70	\$1,288.71	\$1,516.61	\$1,654.38	\$1,798.57	\$1,957.71	\$2,140.79
86	\$1,118.35	\$1,423.47	\$1,678.88	\$1,827.63	\$1,983.78	\$2,156.46	\$2,354.95
87	\$1,231.38	\$1,572.33	\$1,858.52	\$2,019.02	\$2,188.09	\$2,375.43	\$2,590.52
88	\$1,339.18	\$1,713.03	\$2,027.65	\$2,197.86	\$2,378.58	\$2,579.51	\$2,810.94
89	\$1,456.45	\$1,866.30	\$2,212.20	\$2,392.54	\$2,585.65	\$2,801.11	\$3,050.10
90	\$1,583.97	\$2,033.30	\$2,413.53	\$2,604.45	\$2,810.76	\$3,041.76	\$3,309.60
91	\$1,722.63	\$2,215.25	\$2,633.20	\$2,835.14	\$3,055.42	\$3,303.09	\$3,591.21
92	\$1,873.48	\$2,413.45	\$2,872.83	\$3,086.26	\$3,321.42	\$3,586.85	\$3,896.77
93	\$2,012.06	\$2,595.30	\$3,092.26	\$3,313.36	\$3,559.74	\$3,839.22	\$4,166.05
94	\$2,160.92	\$2,790.85	\$3,328.47	\$3,557.19	\$3,815.19	\$4,109.36	\$4,453.96
95	\$2,320.78	\$3,001.13	\$3,582.68	\$3,818.97	\$4,088.96	\$4,398.50	\$4,761.76
96	\$2,492.48	\$3,227.26	\$3,856.32	\$4,100.01	\$4,382.35	\$4,707.99	\$5,090.83
97	\$2,676.85	\$3,470.43	\$4,150.88	\$4,401.73	\$4,696.80	\$5,039.26	\$5,442.65
98	\$2,874.88	\$3,731.91	\$4,467.95	\$4,725.65	\$5,033.85	\$5,393.84	\$5,818.80
99	\$3,087.56	\$4,013.09	\$4,809.19	\$5,073.42	\$5,395.03	\$5,773.38	\$6,220.91
100	\$3,315.98	\$4,315.46	\$5,176.51	\$5,446.77	\$5,782.15	\$6,179.60	\$6,650.82

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$48.96	\$58.07	\$66.25	\$74.01	\$81.60	\$90.10	\$99.34
31	\$50.73	\$60.33	\$68.86	\$76.99	\$84.90	\$93.75	\$103.40
32	\$52.63	\$62.68	\$71.60	\$80.10	\$88.35	\$97.58	\$107.66
33	\$54.55	\$65.12	\$74.45	\$83.31	\$91.93	\$101.53	\$112.05
34	\$56.57	\$67.63	\$77.38	\$86.63	\$95.63	\$105.67	\$116.64
35	\$58.66	\$70.26	\$80.47	\$90.10	\$99.53	\$109.98	\$121.41
36	\$60.44	\$72.52	\$83.09	\$93.10	\$102.85	\$113.66	\$125.52
37	\$62.27	\$74.86	\$85.82	\$96.18	\$106.30	\$117.51	\$129.76
38	\$64.17	\$77.26	\$88.62	\$99.35	\$109.87	\$121.44	\$134.16
39	\$66.10	\$79.73	\$91.51	\$102.65	\$113.51	\$125.53	\$138.68
40	\$68.13	\$82.31	\$94.54	\$106.05	\$117.32	\$129.74	\$143.37
41	\$70.17	\$84.94	\$97.60	\$109.56	\$121.23	\$134.11	\$148.22
42	\$72.33	\$87.67	\$100.80	\$113.19	\$125.31	\$138.60	\$153.24
43	\$74.54	\$90.48	\$104.09	\$116.94	\$129.50	\$143.26	\$158.42
44	\$76.78	\$93.37	\$107.53	\$120.81	\$133.84	\$148.07	\$163.76
45	\$79.12	\$96.38	\$111.06	\$124.82	\$138.30	\$153.05	\$169.29
46	\$81.26	\$99.10	\$114.28	\$128.49	\$142.44	\$157.65	\$174.43
47	\$83.46	\$101.95	\$117.61	\$132.31	\$146.68	\$162.39	\$179.66
48	\$85.68	\$104.84	\$121.03	\$136.22	\$151.07	\$167.27	\$185.10
49	\$88.00	\$107.84	\$124.55	\$140.26	\$155.57	\$172.27	\$190.67
50	\$90.40	\$110.92	\$128.20	\$144.40	\$160.23	\$177.47	\$196.42
51	\$92.83	\$114.08	\$131.90	\$148.67	\$165.01	\$182.79	\$202.35
52	\$95.34	\$117.33	\$135.75	\$153.06	\$169.95	\$188.28	\$208.45
53	\$97.92	\$120.69	\$139.70	\$157.60	\$175.04	\$193.96	\$214.74
54	\$100.56	\$124.12	\$143.77	\$162.26	\$180.26	\$199.77	\$221.22
55	\$103.26	\$127.69	\$147.96	\$167.04	\$185.65	\$205.79	\$227.89
56	\$109.93	\$135.88	\$157.44	\$177.98	\$197.98	\$219.62	\$243.37
57	\$117.02	\$144.64	\$167.52	\$189.63	\$211.15	\$234.42	\$259.90
58	\$124.56	\$153.93	\$178.24	\$202.05	\$225.22	\$250.16	\$277.55
59	\$132.59	\$163.85	\$189.66	\$215.27	\$240.18	\$267.02	\$296.41
60	\$141.15	\$174.40	\$201.81	\$229.37	\$256.16	\$284.96	\$316.55
61	\$150.23	\$185.60	\$214.73	\$244.38	\$273.21	\$304.12	\$338.07
62	\$159.93	\$197.56	\$228.45	\$260.38	\$291.36	\$324.60	\$361.02
63	\$174.01	\$214.88	\$248.39	\$282.62	\$315.89	\$351.59	\$390.85
64	\$189.34	\$233.72	\$270.02	\$306.75	\$342.49	\$380.86	\$423.14
65	\$206.01	\$254.25	\$293.54	\$332.94	\$371.30	\$412.56	\$458.10
66	\$224.15	\$276.54	\$319.14	\$361.36	\$402.54	\$446.88	\$495.94
67	\$243.90	\$300.79	\$346.95	\$392.23	\$436.45	\$484.06	\$536.93
68	\$269.34	\$333.10	\$384.91	\$433.72	\$481.39	\$532.94	\$590.30
69	\$297.44	\$368.89	\$427.02	\$479.56	\$530.98	\$586.75	\$649.00
70	\$328.46	\$408.53	\$473.71	\$530.29	\$585.66	\$645.99	\$713.51
71	\$362.72	\$452.39	\$525.55	\$586.34	\$645.99	\$711.21	\$784.46
72	\$400.56	\$501.00	\$583.05	\$648.38	\$712.52	\$783.02	\$862.45
73	\$444.57	\$558.56	\$652.09	\$723.08	\$792.85	\$869.79	\$956.73
74	\$493.39	\$622.76	\$729.31	\$806.42	\$882.24	\$966.18	\$1,061.32
75	\$547.62	\$694.30	\$815.65	\$899.35	\$981.74	\$1,073.27	\$1,177.32
76	\$607.75	\$774.10	\$912.22	\$1,002.98	\$1,092.45	\$1,192.20	\$1,306.03
77	\$674.50	\$863.04	\$1,020.25	\$1,118.59	\$1,215.65	\$1,324.37	\$1,448.77
78	\$734.16	\$943.48	\$1,119.20	\$1,223.73	\$1,326.80	\$1,442.70	\$1,575.39
79	\$799.10	\$1,031.44	\$1,227.73	\$1,338.74	\$1,448.19	\$1,571.63	\$1,713.06
80	\$869.74	\$1,127.58	\$1,346.79	\$1,464.60	\$1,580.66	\$1,712.06	\$1,862.78
81	\$946.65	\$1,232.70	\$1,477.41	\$1,602.26	\$1,725.26	\$1,865.04	\$2,025.55
82	\$1,030.38	\$1,347.60	\$1,620.72	\$1,752.88	\$1,883.07	\$2,031.68	\$2,202.57
83	\$1,132.06	\$1,486.04	\$1,793.39	\$1,934.59	\$2,073.96	\$2,233.71	\$2,417.29
84	\$1,243.79	\$1,638.70	\$1,984.50	\$2,135.19	\$2,284.18	\$2,455.81	\$2,652.95
85	\$1,337.01	\$1,760.70	\$2,131.09	\$2,292.01	\$2,452.11	\$2,636.26	\$2,847.63
86	\$1,439.66	\$1,895.46	\$2,293.36	\$2,465.26	\$2,637.32	\$2,835.01	\$3,061.79
87	\$1,552.69	\$2,044.32	\$2,473.00	\$2,656.65	\$2,841.63	\$3,053.98	\$3,297.36
88	\$1,660.49	\$2,185.02	\$2,642.13	\$2,835.49	\$3,032.12	\$3,258.06	\$3,517.78
89	\$1,777.76	\$2,338.29	\$2,826.68	\$3,030.17	\$3,239.19	\$3,479.66	\$3,756.94
90	\$1,905.28	\$2,505.29	\$3,028.01	\$3,242.08	\$3,464.30	\$3,720.31	\$4,016.44
91	\$2,043.94	\$2,687.24	\$3,247.68	\$3,472.77	\$3,708.96	\$3,981.64	\$4,298.05
92	\$2,194.79	\$2,885.44	\$3,487.31	\$3,723.89	\$3,974.96	\$4,265.40	\$4,603.61
93	\$2,333.37	\$3,067.29	\$3,706.74	\$3,950.99	\$4,213.28	\$4,517.77	\$4,872.89
94	\$2,482.23	\$3,262.84	\$3,942.95	\$4,194.82	\$4,468.73	\$4,787.91	\$5,160.80
95	\$2,642.09	\$3,473.12	\$4,197.16	\$4,456.60	\$4,742.50	\$5,077.05	\$5,468.60
96	\$2,813.79	\$3,699.25	\$4,470.80	\$4,737.64	\$5,035.89	\$5,386.54	\$5,797.67
97	\$2,998.16	\$3,942.42	\$4,765.36	\$5,039.36	\$5,350.34	\$5,717.81	\$6,149.49
98	\$3,196.19	\$4,203.90	\$5,082.43	\$5,363.28	\$5,687.39	\$6,072.39	\$6,525.64
99	\$3,408.87	\$4,485.08	\$5,423.67	\$5,711.05	\$6,048.57	\$6,451.93	\$6,927.75
100	\$3,637.29	\$4,787.45	\$5,790.99	\$6,084.40	\$6,435.69	\$6,858.15	\$7,357.66

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$98.26	\$121.03	\$140.04	\$160.38	\$180.43	\$201.13	\$223.40
31	\$100.66	\$124.06	\$143.55	\$164.45	\$185.05	\$206.32	\$229.23
32	\$103.11	\$127.12	\$147.15	\$168.64	\$189.80	\$211.64	\$235.24
33	\$105.65	\$130.28	\$150.86	\$172.91	\$194.66	\$217.08	\$241.38
34	\$108.21	\$133.51	\$154.63	\$177.31	\$199.65	\$222.70	\$247.69
35	\$110.87	\$136.82	\$158.52	\$181.80	\$204.75	\$228.42	\$254.19
36	\$112.79	\$139.25	\$161.38	\$185.13	\$208.53	\$232.67	\$258.97
37	\$114.73	\$141.72	\$164.27	\$188.50	\$212.36	\$237.00	\$263.86
38	\$116.73	\$144.25	\$167.23	\$191.95	\$216.29	\$241.43	\$268.85
39	\$118.76	\$146.80	\$170.24	\$195.46	\$220.28	\$245.92	\$273.93
40	\$120.85	\$149.40	\$173.30	\$199.01	\$224.35	\$250.47	\$279.10
41	\$122.91	\$152.06	\$176.42	\$202.66	\$228.48	\$255.14	\$284.36
42	\$125.06	\$154.77	\$179.61	\$206.34	\$232.71	\$259.89	\$289.71
43	\$127.22	\$157.51	\$182.84	\$210.11	\$236.98	\$264.71	\$295.20
44	\$129.44	\$160.28	\$186.13	\$213.95	\$241.38	\$269.64	\$300.75
45	\$131.68	\$163.13	\$189.48	\$217.85	\$245.81	\$274.66	\$306.42
46	\$133.67	\$165.66	\$192.47	\$221.35	\$249.80	\$279.16	\$311.50
47	\$135.68	\$168.23	\$195.50	\$224.90	\$253.84	\$283.73	\$316.61
48	\$137.73	\$170.83	\$198.59	\$228.48	\$257.96	\$288.37	\$321.85
49	\$139.80	\$173.47	\$201.71	\$232.14	\$262.15	\$293.07	\$327.16
50	\$141.92	\$176.15	\$204.90	\$235.87	\$266.41	\$297.89	\$332.56
51	\$144.05	\$178.88	\$208.10	\$239.65	\$270.71	\$302.74	\$338.03
52	\$146.20	\$181.67	\$211.40	\$243.48	\$275.12	\$307.71	\$343.62
53	\$148.42	\$184.48	\$214.72	\$247.41	\$279.57	\$312.76	\$349.28
54	\$150.65	\$187.32	\$218.11	\$251.36	\$284.10	\$317.85	\$355.05
55	\$152.91	\$190.25	\$221.55	\$255.38	\$288.70	\$323.07	\$360.89
56	\$159.52	\$198.81	\$231.85	\$267.61	\$302.83	\$339.09	\$379.05
57	\$166.38	\$207.78	\$242.59	\$280.40	\$317.62	\$355.96	\$398.13
58	\$173.56	\$217.15	\$253.84	\$293.82	\$333.14	\$373.65	\$418.16
59	\$181.06	\$226.94	\$265.64	\$307.86	\$349.42	\$392.22	\$439.20
60	\$188.85	\$237.19	\$277.95	\$322.59	\$366.49	\$411.66	\$461.30
61	\$197.00	\$247.86	\$290.87	\$338.02	\$384.42	\$432.13	\$484.49
62	\$205.50	\$259.06	\$304.36	\$354.20	\$403.20	\$453.58	\$508.87
63	\$220.86	\$278.03	\$326.31	\$378.78	\$430.35	\$483.43	\$541.72
64	\$237.42	\$298.38	\$349.82	\$405.03	\$459.35	\$515.23	\$576.71
65	\$255.17	\$320.26	\$375.07	\$433.14	\$490.25	\$549.12	\$613.93
66	\$274.29	\$343.69	\$402.12	\$463.16	\$523.28	\$585.24	\$653.59
67	\$294.83	\$368.86	\$431.12	\$495.28	\$558.52	\$623.73	\$695.78
68	\$321.85	\$403.55	\$472.33	\$540.58	\$607.81	\$677.24	\$754.11
69	\$351.35	\$441.50	\$517.49	\$589.97	\$661.46	\$735.37	\$817.33
70	\$383.55	\$483.04	\$566.94	\$643.91	\$719.82	\$798.46	\$885.84
71	\$418.71	\$528.44	\$621.15	\$702.77	\$783.36	\$866.97	\$960.11
72	\$457.08	\$578.15	\$680.53	\$767.01	\$852.48	\$941.35	\$1,040.59
73	\$502.79	\$638.44	\$753.44	\$846.78	\$939.07	\$1,035.08	\$1,142.55
74	\$553.03	\$705.06	\$834.18	\$934.84	\$1,034.41	\$1,138.14	\$1,254.50
75	\$608.35	\$778.62	\$923.57	\$1,032.06	\$1,139.46	\$1,251.48	\$1,377.39
76	\$669.12	\$859.84	\$1,022.52	\$1,139.36	\$1,255.16	\$1,376.10	\$1,512.37
77	\$736.02	\$949.54	\$1,132.09	\$1,257.88	\$1,382.60	\$1,513.12	\$1,660.55
78	\$797.80	\$1,033.48	\$1,235.51	\$1,369.11	\$1,501.60	\$1,640.39	\$1,796.48
79	\$864.75	\$1,124.82	\$1,348.36	\$1,490.16	\$1,630.90	\$1,778.35	\$1,943.53
80	\$937.32	\$1,224.22	\$1,471.54	\$1,621.95	\$1,771.30	\$1,927.90	\$2,102.62
81	\$1,015.98	\$1,332.42	\$1,605.96	\$1,765.38	\$1,923.79	\$2,090.02	\$2,274.73
82	\$1,101.23	\$1,450.18	\$1,752.67	\$1,921.49	\$2,089.40	\$2,265.82	\$2,460.93
83	\$1,208.35	\$1,597.09	\$1,935.21	\$2,116.06	\$2,296.41	\$2,486.11	\$2,695.37
84	\$1,325.83	\$1,758.92	\$2,136.80	\$2,330.32	\$2,523.89	\$2,727.80	\$2,952.13
85	\$1,419.05	\$1,880.92	\$2,283.39	\$2,487.14	\$2,691.82	\$2,908.25	\$3,146.81
86	\$1,521.70	\$2,015.68	\$2,445.66	\$2,660.39	\$2,877.03	\$3,107.00	\$3,360.97
87	\$1,634.73	\$2,164.54	\$2,625.30	\$2,851.78	\$3,081.34	\$3,325.97	\$3,596.54
88	\$1,742.53	\$2,305.24	\$2,794.43	\$3,030.62	\$3,271.83	\$3,530.05	\$3,816.96
89	\$1,859.80	\$2,458.51	\$2,978.98	\$3,225.30	\$3,478.90	\$3,751.65	\$4,056.12
90	\$1,987.32	\$2,625.51	\$3,180.31	\$3,437.21	\$3,704.01	\$3,992.30	\$4,315.62
91	\$2,125.98	\$2,807.46	\$3,399.98	\$3,667.90	\$3,948.67	\$4,253.63	\$4,597.23
92	\$2,276.83	\$3,005.66	\$3,639.61	\$3,919.02	\$4,214.67	\$4,537.39	\$4,902.79
93	\$2,415.41	\$3,187.51	\$3,859.04	\$4,146.12	\$4,452.99	\$4,789.76	\$5,172.07
94	\$2,564.27	\$3,383.06	\$4,095.25	\$4,389.95	\$4,708.44	\$5,059.90	\$5,459.98
95	\$2,724.13	\$3,593.34	\$4,349.46	\$4,651.73	\$4,982.21	\$5,349.04	\$5,767.78
96	\$2,895.83	\$3,819.47	\$4,623.10	\$4,932.77	\$5,275.60	\$5,658.53	\$6,096.85
97	\$3,080.20	\$4,062.64	\$4,917.66	\$5,234.49	\$5,590.05	\$5,989.80	\$6,448.67
98	\$3,278.23	\$4,324.12	\$5,234.73	\$5,558.41	\$5,927.10	\$6,344.38	\$6,824.82
99	\$3,490.91	\$4,605.30	\$5,575.97	\$5,906.18	\$6,288.28	\$6,723.92	\$7,226.93
100	\$3,719.33	\$4,907.67	\$5,943.29	\$6,279.53	\$6,675.40	\$7,130.14	\$7,656.84

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$54.16	\$63.95	\$72.19	\$80.19	\$88.70	\$98.12	\$109.64
31	\$54.94	\$65.07	\$73.60	\$81.81	\$90.54	\$100.19	\$112.01
32	\$55.74	\$66.19	\$75.02	\$83.47	\$92.41	\$102.31	\$114.43
33	\$56.54	\$67.34	\$76.46	\$85.15	\$94.34	\$104.47	\$116.93
34	\$57.31	\$68.51	\$77.95	\$86.88	\$96.31	\$106.70	\$119.44
35	\$58.12	\$69.71	\$79.49	\$88.64	\$98.31	\$108.96	\$122.03
36	\$58.96	\$70.89	\$80.98	\$90.36	\$100.28	\$111.17	\$124.54
37	\$59.81	\$72.09	\$82.49	\$92.15	\$102.28	\$113.43	\$127.10
38	\$60.65	\$73.34	\$84.05	\$93.92	\$104.33	\$115.77	\$129.67
39	\$61.54	\$74.57	\$85.65	\$95.78	\$106.40	\$118.11	\$132.36
40	\$62.44	\$75.86	\$87.27	\$97.65	\$108.55	\$120.51	\$135.09
41	\$63.34	\$77.16	\$88.93	\$99.55	\$110.71	\$122.96	\$137.84
42	\$64.25	\$78.48	\$90.58	\$101.49	\$112.93	\$125.46	\$140.67
43	\$65.17	\$79.83	\$92.30	\$103.48	\$115.21	\$128.00	\$143.57
44	\$66.10	\$81.18	\$94.07	\$105.51	\$117.49	\$130.60	\$146.52
45	\$67.06	\$82.58	\$95.84	\$107.55	\$119.84	\$133.26	\$149.52
46	\$68.21	\$84.21	\$97.89	\$109.91	\$122.50	\$136.27	\$152.92
47	\$69.41	\$85.86	\$99.95	\$112.29	\$125.20	\$139.30	\$156.37
48	\$70.59	\$87.53	\$102.08	\$114.75	\$127.97	\$142.47	\$159.93
49	\$71.81	\$89.25	\$104.25	\$117.24	\$130.82	\$145.66	\$163.56
50	\$73.06	\$91.01	\$106.47	\$119.80	\$133.70	\$148.93	\$167.29
51	\$74.30	\$92.80	\$108.73	\$122.38	\$136.69	\$152.27	\$171.08
52	\$75.62	\$94.63	\$111.03	\$125.06	\$139.73	\$155.68	\$174.99
53	\$76.92	\$96.49	\$113.40	\$127.78	\$142.81	\$159.18	\$178.94
54	\$78.24	\$98.37	\$115.82	\$130.58	\$145.96	\$162.74	\$183.00
55	\$79.59	\$100.31	\$118.27	\$133.40	\$149.20	\$166.42	\$187.16
56	\$85.86	\$107.52	\$126.19	\$142.48	\$159.46	\$177.96	\$200.25
57	\$92.60	\$115.18	\$134.61	\$152.13	\$170.39	\$190.28	\$214.24
58	\$99.84	\$123.43	\$143.62	\$162.47	\$182.10	\$203.46	\$229.20
59	\$107.70	\$132.27	\$153.19	\$173.49	\$194.62	\$217.58	\$245.21
60	\$116.12	\$141.75	\$163.45	\$185.28	\$208.00	\$232.66	\$262.35
61	\$125.22	\$151.86	\$174.37	\$197.86	\$222.28	\$248.79	\$280.65
62	\$135.07	\$162.73	\$186.02	\$211.30	\$237.55	\$266.03	\$300.26
63	\$147.14	\$177.36	\$202.76	\$230.46	\$259.27	\$290.49	\$327.99
64	\$160.29	\$193.27	\$221.00	\$251.40	\$282.96	\$317.21	\$358.31
65	\$174.62	\$210.63	\$240.87	\$274.21	\$308.85	\$346.35	\$391.41
66	\$190.24	\$229.53	\$262.53	\$299.13	\$337.10	\$378.19	\$427.54
67	\$207.25	\$250.13	\$286.13	\$326.27	\$367.90	\$412.97	\$467.06
68	\$230.73	\$279.04	\$319.62	\$363.87	\$409.80	\$459.52	\$519.29
69	\$256.87	\$311.25	\$357.03	\$405.79	\$456.44	\$511.36	\$577.41
70	\$285.92	\$347.22	\$398.82	\$452.55	\$508.41	\$569.02	\$642.04
71	\$318.33	\$387.37	\$445.51	\$504.71	\$566.29	\$633.18	\$713.88
72	\$354.37	\$432.12	\$497.65	\$562.87	\$630.76	\$704.58	\$793.78
73	\$397.08	\$485.93	\$560.84	\$632.91	\$708.03	\$789.79	\$888.76
74	\$445.00	\$546.46	\$632.09	\$711.74	\$794.77	\$885.30	\$995.16
75	\$498.66	\$614.52	\$712.39	\$800.32	\$892.15	\$992.37	\$1,114.22
76	\$558.82	\$691.07	\$802.89	\$899.95	\$1,001.46	\$1,112.39	\$1,247.55
77	\$626.22	\$777.13	\$904.88	\$1,012.00	\$1,124.15	\$1,246.95	\$1,396.88
78	\$683.52	\$851.14	\$993.33	\$1,108.62	\$1,229.42	\$1,361.78	\$1,523.11
79	\$746.08	\$932.23	\$1,090.45	\$1,214.48	\$1,344.56	\$1,487.15	\$1,660.72
80	\$814.37	\$1,021.03	\$1,197.05	\$1,330.43	\$1,470.47	\$1,624.07	\$1,810.80
81	\$888.89	\$1,118.29	\$1,314.08	\$1,457.46	\$1,608.19	\$1,773.61	\$1,974.44
82	\$970.25	\$1,224.83	\$1,442.56	\$1,596.62	\$1,758.78	\$1,936.92	\$2,152.86
83	\$1,068.29	\$1,352.91	\$1,596.92	\$1,763.83	\$1,939.93	\$2,133.57	\$2,368.23
84	\$1,176.26	\$1,494.39	\$1,767.78	\$1,948.53	\$2,139.70	\$2,350.20	\$2,605.14
85	\$1,295.13	\$1,650.64	\$1,956.91	\$2,152.57	\$2,360.06	\$2,588.82	\$2,865.73
86	\$1,426.03	\$1,823.27	\$2,166.31	\$2,377.99	\$2,603.12	\$2,851.66	\$3,152.40
87	\$1,570.15	\$2,013.93	\$2,398.10	\$2,627.01	\$2,871.22	\$3,141.15	\$3,467.76
88	\$1,707.62	\$2,194.14	\$2,616.34	\$2,859.71	\$3,121.17	\$3,411.05	\$3,762.79
89	\$1,857.13	\$2,390.45	\$2,854.48	\$3,113.01	\$3,392.88	\$3,704.09	\$4,082.95
90	\$2,019.74	\$2,604.36	\$3,114.28	\$3,388.74	\$3,688.25	\$4,022.30	\$4,430.36
91	\$2,196.58	\$2,837.41	\$3,397.70	\$3,688.90	\$4,009.31	\$4,367.86	\$4,807.31
92	\$2,388.89	\$3,091.29	\$3,706.92	\$4,015.62	\$4,358.34	\$4,743.10	\$5,216.34
93	\$2,565.61	\$3,324.21	\$3,990.05	\$4,311.14	\$4,671.07	\$5,076.85	\$5,576.81
94	\$2,755.41	\$3,574.68	\$4,294.82	\$4,628.40	\$5,006.26	\$5,434.06	\$5,962.23
95	\$2,959.28	\$3,844.01	\$4,622.87	\$4,969.01	\$5,365.50	\$5,816.43	\$6,374.26
96	\$3,178.17	\$4,133.66	\$4,975.97	\$5,334.65	\$5,750.52	\$6,225.69	\$6,814.76
97	\$3,413.29	\$4,445.10	\$5,356.02	\$5,727.24	\$6,163.11	\$6,663.73	\$7,285.72
98	\$3,665.80	\$4,780.01	\$5,765.13	\$6,148.70	\$6,605.34	\$7,132.63	\$7,789.23
99	\$3,936.97	\$5,140.19	\$6,205.45	\$6,601.20	\$7,079.34	\$7,634.50	\$8,327.52
100	\$4,228.25	\$5,527.49	\$6,679.42	\$7,086.98	\$7,587.32	\$8,171.68	\$8,903.02

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$61.32	\$74.75	\$85.82	\$97.28	\$108.66	\$120.74	\$134.89
31	\$63.59	\$77.72	\$89.26	\$101.24	\$113.12	\$125.70	\$140.46
32	\$66.01	\$80.79	\$92.86	\$105.35	\$117.76	\$130.89	\$146.22
33	\$68.53	\$84.02	\$96.63	\$109.64	\$122.62	\$136.29	\$152.22
34	\$71.07	\$87.31	\$100.50	\$114.13	\$127.66	\$141.92	\$158.46
35	\$73.75	\$90.79	\$104.59	\$118.79	\$132.92	\$147.81	\$164.99
36	\$76.08	\$93.74	\$108.03	\$122.71	\$137.38	\$152.81	\$170.54
37	\$78.44	\$96.80	\$111.60	\$126.82	\$142.04	\$157.97	\$176.29
38	\$80.85	\$99.95	\$115.29	\$131.07	\$146.82	\$163.35	\$182.27
39	\$83.37	\$103.19	\$119.11	\$135.49	\$151.77	\$168.87	\$188.40
40	\$85.95	\$106.54	\$123.04	\$140.01	\$156.94	\$174.61	\$194.77
41	\$88.64	\$110.01	\$127.13	\$144.68	\$162.20	\$180.55	\$201.30
42	\$91.38	\$113.58	\$131.32	\$149.51	\$167.69	\$186.67	\$208.12
43	\$94.20	\$117.29	\$135.68	\$154.50	\$173.36	\$193.00	\$215.12
44	\$97.14	\$121.11	\$140.17	\$159.68	\$179.22	\$199.52	\$222.40
45	\$100.15	\$125.05	\$144.80	\$165.01	\$185.24	\$206.30	\$229.88
46	\$102.89	\$128.63	\$149.03	\$169.90	\$190.80	\$212.53	\$236.84
47	\$105.70	\$132.32	\$153.38	\$174.92	\$196.50	\$218.92	\$243.96
48	\$108.61	\$136.09	\$157.84	\$180.12	\$202.39	\$225.52	\$251.32
49	\$111.56	\$139.99	\$162.43	\$185.46	\$208.43	\$232.29	\$258.91
50	\$114.60	\$144.03	\$167.22	\$190.94	\$214.68	\$239.30	\$266.70
51	\$117.73	\$148.15	\$172.07	\$196.58	\$221.09	\$246.50	\$274.73
52	\$120.97	\$152.41	\$177.12	\$202.41	\$227.71	\$253.94	\$283.02
53	\$124.27	\$156.79	\$182.30	\$208.41	\$234.54	\$261.56	\$291.57
54	\$127.67	\$161.26	\$187.61	\$214.57	\$241.55	\$269.42	\$300.34
55	\$131.17	\$165.88	\$193.08	\$220.96	\$248.79	\$277.54	\$309.39
56	\$139.60	\$176.53	\$205.35	\$235.30	\$265.24	\$296.07	\$330.27
57	\$148.59	\$187.83	\$218.43	\$250.60	\$282.76	\$315.88	\$352.56
58	\$158.18	\$199.84	\$232.31	\$266.90	\$301.46	\$337.02	\$376.35
59	\$168.36	\$212.62	\$247.08	\$284.25	\$321.36	\$359.55	\$401.72
60	\$179.19	\$226.22	\$262.80	\$302.74	\$342.62	\$383.56	\$428.84
61	\$190.73	\$240.70	\$279.53	\$322.44	\$365.25	\$409.21	\$457.77
62	\$203.01	\$256.10	\$297.27	\$343.41	\$389.40	\$436.56	\$488.67
63	\$220.90	\$278.52	\$323.06	\$372.56	\$421.97	\$472.72	\$528.77
64	\$240.37	\$302.85	\$351.05	\$404.21	\$457.25	\$511.79	\$572.19
65	\$261.55	\$329.31	\$381.49	\$438.51	\$495.53	\$554.13	\$619.15
66	\$284.61	\$358.10	\$414.57	\$475.75	\$536.97	\$599.97	\$669.95
67	\$309.67	\$389.40	\$450.47	\$516.16	\$581.89	\$649.63	\$724.94
68	\$342.12	\$431.25	\$499.69	\$570.64	\$641.71	\$715.08	\$796.81
69	\$377.96	\$477.60	\$554.32	\$630.90	\$707.68	\$787.09	\$875.79
70	\$417.53	\$528.93	\$614.87	\$697.46	\$780.40	\$866.37	\$962.65
71	\$461.27	\$585.78	\$682.06	\$771.10	\$860.63	\$953.71	\$1,058.10
72	\$509.58	\$648.73	\$756.58	\$852.49	\$949.11	\$1,049.77	\$1,163.01
73	\$565.73	\$723.33	\$846.04	\$950.56	\$1,055.94	\$1,165.87	\$1,289.80
74	\$628.11	\$806.45	\$946.13	\$1,059.91	\$1,174.72	\$1,294.79	\$1,430.41
75	\$697.31	\$899.15	\$1,058.00	\$1,181.84	\$1,306.93	\$1,437.96	\$1,586.32
76	\$774.19	\$1,002.55	\$1,183.16	\$1,317.79	\$1,454.00	\$1,597.00	\$1,759.23
77	\$859.51	\$1,117.79	\$1,323.08	\$1,469.41	\$1,617.63	\$1,773.63	\$1,951.04
78	\$933.80	\$1,219.53	\$1,448.36	\$1,604.19	\$1,761.97	\$1,928.18	\$2,117.22
79	\$1,014.56	\$1,330.50	\$1,585.50	\$1,751.35	\$1,919.21	\$2,096.21	\$2,297.55
80	\$1,102.30	\$1,451.60	\$1,735.65	\$1,911.99	\$2,090.53	\$2,278.90	\$2,493.27
81	\$1,197.61	\$1,583.70	\$1,900.02	\$2,087.37	\$2,277.09	\$2,477.51	\$2,705.63
82	\$1,301.16	\$1,727.88	\$2,079.94	\$2,278.83	\$2,480.31	\$2,693.45	\$2,936.10
83	\$1,429.58	\$1,905.35	\$2,301.56	\$2,515.13	\$2,731.73	\$2,961.23	\$3,222.33
84	\$1,570.67	\$2,101.08	\$2,546.81	\$2,775.91	\$3,008.63	\$3,255.69	\$3,536.49
85	\$1,678.54	\$2,244.22	\$2,721.16	\$2,964.70	\$3,212.87	\$3,477.00	\$3,778.26
86	\$1,797.33	\$2,402.35	\$2,914.16	\$3,173.21	\$3,438.12	\$3,720.77	\$4,044.21
87	\$1,928.12	\$2,577.00	\$3,127.81	\$3,403.57	\$3,686.59	\$3,989.26	\$4,336.78
88	\$2,052.88	\$2,742.06	\$3,328.97	\$3,618.84	\$3,918.23	\$4,239.57	\$4,610.53
89	\$2,188.59	\$2,921.91	\$3,548.47	\$3,853.16	\$4,170.04	\$4,511.35	\$4,907.55
90	\$2,336.16	\$3,117.87	\$3,787.92	\$4,108.22	\$4,443.79	\$4,806.49	\$5,229.88
91	\$2,496.66	\$3,331.35	\$4,049.18	\$4,385.91	\$4,741.34	\$5,126.98	\$5,579.58
92	\$2,671.20	\$3,563.91	\$4,334.19	\$4,688.17	\$5,064.81	\$5,474.98	\$5,959.08
93	\$2,831.58	\$3,777.27	\$4,595.18	\$4,961.53	\$5,354.65	\$5,784.53	\$6,293.52
94	\$3,003.84	\$4,006.69	\$4,876.08	\$5,255.03	\$5,665.28	\$6,115.82	\$6,651.10
95	\$3,188.85	\$4,253.44	\$5,178.46	\$5,570.11	\$5,998.21	\$6,470.45	\$7,033.36
96	\$3,387.52	\$4,518.75	\$5,503.91	\$5,908.38	\$6,355.03	\$6,850.02	\$7,442.06
97	\$3,600.91	\$4,804.05	\$5,854.23	\$6,271.56	\$6,737.42	\$7,256.27	\$7,878.99
98	\$3,830.09	\$5,110.85	\$6,231.31	\$6,661.44	\$7,147.29	\$7,691.14	\$8,346.14
99	\$4,076.20	\$5,440.78	\$6,637.19	\$7,080.03	\$7,586.56	\$8,156.61	\$8,845.54
100	\$4,340.53	\$5,795.55	\$7,074.06	\$7,529.41	\$8,057.35	\$8,654.83	\$9,379.48

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$125.40	\$155.46	\$181.23	\$209.27	\$237.50	\$266.90	\$301.71
31	\$128.47	\$159.34	\$185.81	\$214.63	\$243.62	\$273.82	\$309.59
32	\$131.69	\$163.37	\$190.51	\$220.12	\$249.89	\$280.91	\$317.66
33	\$134.92	\$167.44	\$195.33	\$225.74	\$256.34	\$288.19	\$326.00
34	\$138.25	\$171.63	\$200.26	\$231.52	\$262.94	\$295.68	\$334.50
35	\$141.66	\$175.95	\$205.35	\$237.45	\$269.74	\$303.34	\$343.21
36	\$144.14	\$179.08	\$209.03	\$241.78	\$274.72	\$309.01	\$349.68
37	\$146.67	\$182.27	\$212.84	\$246.21	\$279.81	\$314.79	\$356.23
38	\$149.22	\$185.53	\$216.68	\$250.77	\$285.00	\$320.68	\$362.94
39	\$151.87	\$188.84	\$220.61	\$255.32	\$290.28	\$326.67	\$369.73
40	\$154.51	\$192.21	\$224.60	\$260.02	\$295.68	\$332.79	\$376.69
41	\$157.23	\$195.67	\$228.68	\$264.79	\$301.15	\$339.02	\$383.76
42	\$159.99	\$199.17	\$232.79	\$269.66	\$306.73	\$345.34	\$390.95
43	\$162.78	\$202.72	\$237.01	\$274.60	\$312.43	\$351.79	\$398.29
44	\$165.65	\$206.33	\$241.31	\$279.64	\$318.24	\$358.36	\$405.75
45	\$168.57	\$210.01	\$245.67	\$284.78	\$324.13	\$365.07	\$413.38
46	\$171.10	\$213.27	\$249.55	\$289.32	\$329.35	\$371.03	\$420.18
47	\$173.70	\$216.58	\$253.47	\$293.92	\$334.67	\$377.08	\$427.05
48	\$176.31	\$219.92	\$257.46	\$298.64	\$340.09	\$383.24	\$434.08
49	\$178.98	\$223.32	\$261.49	\$303.39	\$345.59	\$389.49	\$441.17
50	\$181.68	\$226.78	\$265.62	\$308.26	\$351.17	\$395.86	\$448.41
51	\$184.43	\$230.31	\$269.77	\$313.19	\$356.87	\$402.32	\$455.78
52	\$187.22	\$233.87	\$274.00	\$318.17	\$362.65	\$408.89	\$463.27
53	\$190.02	\$237.47	\$278.31	\$323.25	\$368.50	\$415.55	\$470.84
54	\$192.91	\$241.12	\$282.70	\$328.41	\$374.45	\$422.33	\$478.58
55	\$195.83	\$244.88	\$287.15	\$333.66	\$380.50	\$429.23	\$486.43
56	\$204.19	\$255.82	\$300.32	\$349.46	\$398.92	\$450.32	\$510.63
57	\$212.92	\$267.20	\$314.11	\$365.99	\$418.18	\$472.49	\$536.10
58	\$222.02	\$279.14	\$328.53	\$383.30	\$438.45	\$495.73	\$562.77
59	\$231.51	\$291.59	\$343.59	\$401.44	\$459.62	\$520.09	\$590.81
60	\$241.40	\$304.59	\$359.35	\$420.42	\$481.85	\$545.65	\$620.21
61	\$251.71	\$318.16	\$375.84	\$440.32	\$505.16	\$572.50	\$651.10
62	\$262.47	\$332.34	\$393.09	\$461.15	\$529.60	\$600.63	\$683.52
63	\$281.98	\$356.45	\$421.13	\$492.73	\$564.83	\$639.69	\$727.06
64	\$302.92	\$382.27	\$451.15	\$526.54	\$602.39	\$681.26	\$773.44
65	\$325.40	\$409.98	\$483.32	\$562.61	\$642.47	\$725.51	\$822.73
66	\$349.60	\$439.72	\$517.80	\$601.18	\$685.22	\$772.65	\$875.15
67	\$375.56	\$471.57	\$554.70	\$642.37	\$730.77	\$822.88	\$930.91
68	\$409.73	\$515.52	\$607.19	\$700.50	\$794.64	\$892.74	\$1,008.12
69	\$446.98	\$563.52	\$664.68	\$763.89	\$864.05	\$968.55	\$1,091.67
70	\$487.62	\$616.02	\$727.62	\$833.00	\$939.52	\$1,050.79	\$1,182.18
71	\$531.95	\$673.42	\$796.51	\$908.42	\$1,021.60	\$1,140.02	\$1,280.18
72	\$580.34	\$736.12	\$871.91	\$990.62	\$1,110.85	\$1,236.85	\$1,386.31
73	\$637.78	\$812.18	\$964.43	\$1,092.61	\$1,222.51	\$1,358.75	\$1,520.72
74	\$700.99	\$896.07	\$1,066.79	\$1,205.12	\$1,345.41	\$1,492.69	\$1,668.16
75	\$770.41	\$988.63	\$1,179.99	\$1,329.21	\$1,480.67	\$1,639.84	\$1,829.83
76	\$846.75	\$1,090.79	\$1,305.21	\$1,466.08	\$1,629.51	\$1,801.48	\$2,007.25
77	\$930.59	\$1,203.47	\$1,443.70	\$1,617.01	\$1,793.33	\$1,979.06	\$2,201.83
78	\$1,006.18	\$1,306.38	\$1,571.52	\$1,755.59	\$1,942.89	\$2,140.31	\$2,376.39
79	\$1,087.87	\$1,418.08	\$1,710.61	\$1,906.00	\$2,104.95	\$2,314.69	\$2,564.79
80	\$1,176.21	\$1,539.35	\$1,862.07	\$2,069.34	\$2,280.52	\$2,503.24	\$2,768.12
81	\$1,271.72	\$1,670.95	\$2,026.90	\$2,246.67	\$2,470.77	\$2,707.17	\$2,987.57
82	\$1,374.96	\$1,813.84	\$2,206.34	\$2,439.15	\$2,676.89	\$2,927.74	\$3,224.44
83	\$1,508.68	\$1,997.61	\$2,436.16	\$2,686.15	\$2,942.06	\$3,212.41	\$3,531.57
84	\$1,655.40	\$2,199.98	\$2,689.94	\$2,958.16	\$3,233.49	\$3,524.74	\$3,868.04
85	\$1,763.27	\$2,343.12	\$2,864.29	\$3,146.95	\$3,437.73	\$3,746.05	\$4,109.81
86	\$1,882.06	\$2,501.25	\$3,057.29	\$3,355.46	\$3,662.98	\$3,989.82	\$4,375.76
87	\$2,012.85	\$2,675.90	\$3,270.94	\$3,585.82	\$3,911.45	\$4,258.31	\$4,668.33
88	\$2,137.61	\$2,840.96	\$3,472.10	\$3,801.09	\$4,143.09	\$4,508.62	\$4,942.08
89	\$2,273.32	\$3,020.81	\$3,691.60	\$4,035.41	\$4,394.90	\$4,780.40	\$5,239.10
90	\$2,420.89	\$3,216.77	\$3,931.05	\$4,290.47	\$4,668.65	\$5,075.54	\$5,561.43
91	\$2,581.39	\$3,430.25	\$4,192.31	\$4,568.16	\$4,966.20	\$5,396.03	\$5,911.13
92	\$2,755.93	\$3,662.81	\$4,477.32	\$4,870.42	\$5,289.67	\$5,744.03	\$6,290.63
93	\$2,916.31	\$3,876.17	\$4,738.31	\$5,143.78	\$5,579.51	\$6,053.58	\$6,625.07
94	\$3,088.57	\$4,105.59	\$5,019.21	\$5,437.28	\$5,890.14	\$6,384.87	\$6,982.65
95	\$3,273.58	\$4,352.34	\$5,321.59	\$5,752.36	\$6,223.07	\$6,739.50	\$7,364.91
96	\$3,472.25	\$4,617.65	\$5,647.04	\$6,090.63	\$6,579.89	\$7,119.07	\$7,773.61
97	\$3,685.64	\$4,902.95	\$5,997.36	\$6,453.81	\$6,962.28	\$7,525.32	\$8,210.54
98	\$3,914.82	\$5,209.75	\$6,374.44	\$6,843.69	\$7,372.15	\$7,960.19	\$8,677.69
99	\$4,160.93	\$5,539.68	\$6,780.32	\$7,262.28	\$7,811.42	\$8,425.66	\$9,177.09
100	\$4,425.26	\$5,894.45	\$7,217.19	\$7,711.66	\$8,282.21	\$8,923.88	\$9,711.03

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$49.41	\$57.97	\$64.89	\$71.63	\$78.83	\$86.85	\$96.44
31	\$50.12	\$58.96	\$66.13	\$73.09	\$80.48	\$88.68	\$98.53
32	\$50.84	\$59.99	\$67.40	\$74.55	\$82.12	\$90.58	\$100.67
33	\$51.57	\$61.02	\$68.74	\$76.06	\$83.85	\$92.47	\$102.84
34	\$52.27	\$62.08	\$70.06	\$77.59	\$85.61	\$94.46	\$105.07
35	\$53.05	\$63.17	\$71.41	\$79.15	\$87.40	\$96.46	\$107.34
36	\$53.80	\$64.23	\$72.78	\$80.70	\$89.15	\$98.43	\$109.57
37	\$54.54	\$65.36	\$74.16	\$82.28	\$90.91	\$100.40	\$111.79
38	\$55.34	\$66.46	\$75.56	\$83.90	\$92.72	\$102.46	\$114.07
39	\$56.15	\$67.60	\$77.00	\$85.54	\$94.57	\$104.54	\$116.43
40	\$56.95	\$68.75	\$78.46	\$87.21	\$96.47	\$106.68	\$118.82
41	\$57.77	\$69.94	\$79.91	\$88.94	\$98.40	\$108.85	\$121.26
42	\$58.61	\$71.13	\$81.44	\$90.65	\$100.38	\$111.07	\$123.73
43	\$59.44	\$72.35	\$83.00	\$92.42	\$102.37	\$113.31	\$126.31
44	\$60.29	\$73.59	\$84.54	\$94.24	\$104.42	\$115.59	\$128.88
45	\$61.18	\$74.85	\$86.16	\$96.08	\$106.49	\$117.94	\$131.55
46	\$62.22	\$76.30	\$87.95	\$98.15	\$108.89	\$120.60	\$134.51
47	\$63.31	\$77.83	\$89.86	\$100.31	\$111.29	\$123.30	\$137.56
48	\$64.40	\$79.34	\$91.74	\$102.50	\$113.74	\$126.08	\$140.70
49	\$65.53	\$80.91	\$93.71	\$104.72	\$116.27	\$128.92	\$143.90
50	\$66.64	\$82.49	\$95.69	\$107.00	\$118.84	\$131.80	\$147.16
51	\$67.81	\$84.12	\$97.74	\$109.33	\$121.48	\$134.79	\$150.51
52	\$68.99	\$85.78	\$99.81	\$111.71	\$124.18	\$137.81	\$153.93
53	\$70.19	\$87.45	\$101.94	\$114.13	\$126.92	\$140.90	\$157.43
54	\$71.38	\$89.17	\$104.09	\$116.63	\$129.73	\$144.06	\$160.98
55	\$72.62	\$90.92	\$106.30	\$119.17	\$132.61	\$147.29	\$164.65
56	\$73.32	\$92.42	\$113.40	\$127.26	\$141.72	\$157.50	\$176.15
57	\$84.49	\$104.41	\$121.01	\$135.90	\$151.47	\$168.42	\$188.47
58	\$91.10	\$111.86	\$129.10	\$145.13	\$161.87	\$180.11	\$201.61
59	\$98.23	\$119.88	\$137.71	\$154.97	\$172.97	\$192.58	\$215.70
60	\$105.95	\$128.44	\$146.93	\$165.47	\$184.84	\$205.95	\$230.78
61	\$114.25	\$137.64	\$156.72	\$176.72	\$197.56	\$220.23	\$246.88
62	\$123.21	\$147.48	\$167.22	\$188.72	\$211.12	\$235.51	\$264.15
63	\$134.24	\$160.74	\$182.26	\$205.84	\$230.43	\$257.15	\$288.52
64	\$146.25	\$175.17	\$198.63	\$224.55	\$251.50	\$280.77	\$315.20
65	\$159.30	\$190.89	\$216.50	\$244.94	\$274.49	\$306.59	\$344.32
66	\$173.58	\$208.00	\$235.96	\$267.18	\$299.59	\$334.77	\$376.10
67	\$189.09	\$226.67	\$257.20	\$291.43	\$326.97	\$365.53	\$410.86
68	\$210.49	\$252.90	\$287.28	\$324.99	\$364.19	\$406.78	\$456.80
69	\$234.35	\$282.11	\$320.92	\$362.45	\$405.67	\$452.62	\$507.93
70	\$260.86	\$314.70	\$358.46	\$404.22	\$451.84	\$503.66	\$564.80
71	\$290.39	\$351.07	\$400.41	\$450.80	\$503.30	\$560.45	\$627.99
72	\$323.28	\$391.63	\$447.28	\$502.74	\$560.58	\$623.67	\$698.28
73	\$362.28	\$440.41	\$504.09	\$565.33	\$629.28	\$699.09	\$781.82
74	\$405.99	\$495.28	\$568.15	\$635.71	\$706.40	\$783.63	\$875.37
75	\$454.94	\$556.93	\$640.30	\$714.83	\$792.92	\$878.40	\$980.15
76	\$509.82	\$626.29	\$721.63	\$803.86	\$890.06	\$984.65	\$1,097.44
77	\$571.30	\$704.32	\$813.33	\$903.92	\$999.12	\$1,103.76	\$1,228.79
78	\$623.59	\$771.41	\$892.82	\$990.23	\$1,092.67	\$1,205.40	\$1,339.83
79	\$680.67	\$844.88	\$980.13	\$1,084.79	\$1,195.00	\$1,316.38	\$1,460.90
80	\$742.96	\$925.37	\$1,075.94	\$1,188.35	\$1,306.90	\$1,437.59	\$1,592.92
81	\$810.96	\$1,013.51	\$1,181.14	\$1,301.83	\$1,429.30	\$1,569.94	\$1,736.88
82	\$885.19	\$1,110.07	\$1,296.60	\$1,426.11	\$1,563.15	\$1,714.50	\$1,893.81
83	\$974.63	\$1,226.15	\$1,435.34	\$1,575.47	\$1,724.16	\$1,888.57	\$2,083.29
84	\$1,073.15	\$1,354.36	\$1,588.91	\$1,740.43	\$1,901.71	\$2,080.33	\$2,291.69
85	\$1,181.61	\$1,495.99	\$1,758.92	\$1,922.68	\$2,097.58	\$2,291.53	\$2,520.93
86	\$1,301.00	\$1,652.43	\$1,947.13	\$2,124.01	\$2,313.58	\$2,524.18	\$2,773.12
87	\$1,432.49	\$1,825.23	\$2,155.46	\$2,346.45	\$2,551.84	\$2,780.47	\$3,050.53
88	\$1,557.91	\$1,988.54	\$2,351.65	\$2,554.28	\$2,773.98	\$3,019.33	\$3,310.06
89	\$1,694.32	\$2,166.49	\$2,565.65	\$2,780.54	\$3,015.48	\$3,278.74	\$3,591.71
90	\$1,842.65	\$2,360.35	\$2,799.15	\$3,026.83	\$3,278.01	\$3,560.41	\$3,897.29
91	\$2,003.99	\$2,571.56	\$3,053.92	\$3,294.94	\$3,563.36	\$3,866.31	\$4,228.90
92	\$2,179.45	\$2,801.65	\$3,331.85	\$3,586.77	\$3,873.56	\$4,198.45	\$4,588.73
93	\$2,340.68	\$3,012.74	\$3,586.34	\$3,850.74	\$4,151.52	\$4,493.88	\$4,905.82
94	\$2,513.84	\$3,239.74	\$3,860.28	\$4,134.09	\$4,449.42	\$4,810.07	\$5,244.87
95	\$2,699.81	\$3,483.86	\$4,155.13	\$4,438.34	\$4,768.69	\$5,148.52	\$5,607.30
96	\$2,899.53	\$3,746.36	\$4,472.49	\$4,764.91	\$5,110.89	\$5,510.80	\$5,994.82
97	\$3,114.04	\$4,028.61	\$4,814.10	\$5,115.57	\$5,477.61	\$5,898.53	\$6,409.11
98	\$3,344.40	\$4,332.17	\$5,181.80	\$5,492.05	\$5,870.67	\$6,313.57	\$6,852.02
99	\$3,591.84	\$4,658.58	\$5,577.59	\$5,896.19	\$6,291.92	\$6,757.81	\$7,325.55
100	\$3,857.52	\$5,009.58	\$6,003.60	\$6,330.10	\$6,743.39	\$7,233.31	\$7,831.80

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$56.72	\$67.40	\$76.99	\$86.98	\$96.45	\$106.80	\$118.95
31	\$58.87	\$70.06	\$80.09	\$90.55	\$100.41	\$111.19	\$123.86
32	\$61.08	\$72.83	\$83.32	\$94.21	\$104.54	\$115.81	\$128.94
33	\$63.39	\$75.69	\$86.69	\$98.06	\$108.84	\$120.57	\$134.21
34	\$65.77	\$78.73	\$90.18	\$102.05	\$113.31	\$125.56	\$139.74
35	\$68.29	\$81.85	\$93.80	\$106.22	\$117.99	\$130.74	\$145.48
36	\$70.39	\$84.51	\$96.92	\$109.77	\$121.97	\$135.18	\$150.39
37	\$72.58	\$87.27	\$100.13	\$113.43	\$126.08	\$139.77	\$155.44
38	\$74.82	\$90.09	\$103.44	\$117.22	\$130.34	\$144.50	\$160.73
39	\$77.15	\$93.03	\$106.87	\$121.16	\$134.74	\$149.39	\$166.11
40	\$79.55	\$96.03	\$110.40	\$125.22	\$139.28	\$154.47	\$171.74
41	\$82.00	\$99.15	\$114.04	\$129.39	\$143.98	\$159.71	\$177.52
42	\$84.55	\$102.38	\$117.83	\$133.71	\$148.86	\$165.13	\$183.51
43	\$87.19	\$105.73	\$121.73	\$138.18	\$153.87	\$170.73	\$189.72
44	\$89.88	\$109.15	\$125.75	\$142.79	\$159.06	\$176.51	\$196.09
45	\$92.68	\$112.70	\$129.92	\$147.59	\$164.44	\$182.49	\$202.73
46	\$95.23	\$115.95	\$133.70	\$151.94	\$169.36	\$187.98	\$208.81
47	\$97.82	\$119.30	\$137.62	\$156.48	\$174.40	\$193.65	\$215.11
48	\$100.51	\$122.68	\$141.62	\$161.10	\$179.63	\$199.47	\$221.61
49	\$103.25	\$126.21	\$145.77	\$165.88	\$185.03	\$205.48	\$228.30
50	\$106.07	\$129.81	\$150.02	\$170.77	\$190.54	\$211.66	\$235.15
51	\$108.93	\$133.53	\$154.39	\$175.85	\$196.26	\$218.04	\$242.24
52	\$111.94	\$137.37	\$158.92	\$181.05	\$202.12	\$224.60	\$249.56
53	\$114.99	\$141.33	\$163.55	\$186.39	\$208.17	\$231.36	\$257.08
54	\$118.13	\$145.36	\$168.32	\$191.95	\$214.41	\$238.35	\$264.83
55	\$121.37	\$149.52	\$173.24	\$197.64	\$220.81	\$245.53	\$272.83
56	\$129.19	\$159.11	\$184.24	\$210.48	\$235.43	\$261.93	\$291.22
57	\$137.52	\$169.32	\$195.96	\$224.15	\$250.97	\$279.44	\$310.87
58	\$146.35	\$180.13	\$208.44	\$238.71	\$267.57	\$298.11	\$331.82
59	\$155.79	\$191.65	\$221.70	\$254.25	\$285.24	\$318.05	\$354.24
60	\$165.82	\$203.93	\$235.78	\$270.78	\$304.09	\$339.30	\$378.15
61	\$176.52	\$216.98	\$250.75	\$288.40	\$324.19	\$362.00	\$403.64
62	\$187.86	\$230.87	\$266.75	\$307.16	\$345.61	\$386.20	\$430.91
63	\$204.43	\$251.04	\$289.84	\$333.22	\$374.53	\$418.15	\$466.25
64	\$222.42	\$272.98	\$314.95	\$361.53	\$405.83	\$452.75	\$504.52
65	\$242.00	\$296.86	\$342.27	\$392.21	\$439.81	\$490.19	\$545.96
66	\$263.37	\$322.79	\$371.91	\$425.51	\$476.59	\$530.73	\$590.71
67	\$286.55	\$351.00	\$404.16	\$461.62	\$516.47	\$574.65	\$639.25
68	\$316.54	\$388.75	\$448.32	\$510.38	\$569.53	\$632.57	\$702.60
69	\$349.75	\$430.52	\$497.30	\$564.23	\$628.12	\$696.26	\$772.25
70	\$386.36	\$476.77	\$551.66	\$623.82	\$692.68	\$766.41	\$848.83
71	\$426.82	\$528.04	\$611.92	\$689.67	\$763.92	\$843.63	\$932.98
72	\$471.51	\$584.77	\$678.78	\$762.49	\$842.44	\$928.62	\$1,025.47
73	\$523.49	\$651.99	\$759.06	\$850.18	\$937.26	\$1,031.30	\$1,137.26
74	\$581.17	\$726.95	\$848.82	\$948.00	\$1,042.70	\$1,145.37	\$1,261.24
75	\$645.23	\$810.49	\$949.22	\$1,057.05	\$1,160.05	\$1,272.01	\$1,398.73
76	\$716.36	\$903.68	\$1,061.49	\$1,178.66	\$1,290.57	\$1,412.72	\$1,551.22
77	\$795.29	\$1,007.60	\$1,187.01	\$1,314.25	\$1,435.78	\$1,568.94	\$1,720.33
78	\$864.10	\$1,099.26	\$1,299.42	\$1,434.81	\$1,563.92	\$1,705.69	\$1,866.86
79	\$938.79	\$1,199.33	\$1,422.49	\$1,566.43	\$1,703.50	\$1,854.32	\$2,025.88
80	\$1,019.95	\$1,308.50	\$1,557.18	\$1,710.12	\$1,855.54	\$2,015.93	\$2,198.44
81	\$1,108.16	\$1,427.58	\$1,704.65	\$1,866.97	\$2,021.12	\$2,191.63	\$2,385.70
82	\$1,203.99	\$1,557.50	\$1,866.05	\$2,038.24	\$2,201.49	\$2,382.61	\$2,588.92
83	\$1,322.81	\$1,717.50	\$2,064.89	\$2,249.54	\$2,424.66	\$2,619.52	\$2,841.30
84	\$1,453.35	\$1,893.94	\$2,284.91	\$2,482.81	\$2,670.46	\$2,880.00	\$3,118.31
85	\$1,554.11	\$2,026.96	\$2,445.50	\$2,655.51	\$2,856.26	\$3,080.46	\$3,335.89
86	\$1,665.04	\$2,173.89	\$2,623.32	\$2,846.27	\$3,061.20	\$3,301.27	\$3,575.22
87	\$1,787.22	\$2,336.19	\$2,820.13	\$3,057.04	\$3,287.26	\$3,544.51	\$3,838.53
88	\$1,903.75	\$2,489.58	\$3,005.47	\$3,253.95	\$3,498.01	\$3,771.21	\$4,084.85
89	\$2,030.47	\$2,656.70	\$3,207.67	\$3,468.34	\$3,727.12	\$4,017.41	\$4,352.16
90	\$2,168.29	\$2,838.77	\$3,428.25	\$3,701.69	\$3,976.16	\$4,284.74	\$4,642.19
91	\$2,318.18	\$3,037.14	\$3,668.92	\$3,955.73	\$4,246.89	\$4,575.07	\$4,956.91
92	\$2,481.21	\$3,253.24	\$3,931.51	\$4,232.25	\$4,541.19	\$4,890.31	\$5,298.42
93	\$2,630.99	\$3,451.50	\$4,171.93	\$4,482.36	\$4,804.89	\$5,170.68	\$5,599.40
94	\$2,791.89	\$3,664.70	\$4,430.73	\$4,750.84	\$5,087.50	\$5,470.78	\$5,921.17
95	\$2,964.66	\$3,893.98	\$4,709.28	\$5,039.12	\$5,390.40	\$5,792.01	\$6,265.17
96	\$3,150.23	\$4,140.52	\$5,009.08	\$5,348.57	\$5,715.04	\$6,135.82	\$6,632.96
97	\$3,349.52	\$4,405.62	\$5,331.82	\$5,680.82	\$6,062.96	\$6,503.85	\$7,026.18
98	\$3,563.53	\$4,690.71	\$5,679.20	\$6,037.53	\$6,435.85	\$6,897.75	\$7,446.53
99	\$3,793.42	\$4,997.29	\$6,053.13	\$6,420.47	\$6,835.49	\$7,319.36	\$7,895.96
100	\$4,040.28	\$5,326.95	\$6,455.58	\$6,831.59	\$7,263.83	\$7,770.66	\$8,376.46

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$114.90	\$141.79	\$164.07	\$188.31	\$212.62	\$237.84	\$266.91
31	\$117.74	\$145.35	\$168.21	\$193.16	\$218.10	\$244.00	\$273.89
32	\$120.64	\$149.00	\$172.50	\$198.08	\$223.71	\$250.34	\$281.06
33	\$123.63	\$152.70	\$176.85	\$203.14	\$229.46	\$256.84	\$288.39
34	\$126.65	\$156.55	\$181.32	\$208.33	\$235.40	\$263.50	\$295.91
35	\$129.79	\$160.48	\$185.91	\$213.66	\$241.47	\$270.34	\$303.66
36	\$132.06	\$163.34	\$189.26	\$217.57	\$245.95	\$275.39	\$309.35
37	\$134.38	\$166.26	\$192.72	\$221.59	\$250.50	\$280.53	\$315.15
38	\$136.73	\$169.22	\$196.18	\$225.64	\$255.13	\$285.80	\$321.08
39	\$139.15	\$172.23	\$199.75	\$229.79	\$259.87	\$291.11	\$327.09
40	\$141.58	\$175.34	\$203.37	\$233.98	\$264.68	\$296.57	\$333.24
41	\$144.05	\$178.48	\$207.03	\$238.29	\$269.59	\$302.12	\$339.50
42	\$146.59	\$181.66	\$210.80	\$242.67	\$274.58	\$307.76	\$345.87
43	\$149.16	\$184.90	\$214.61	\$247.11	\$279.67	\$313.51	\$352.38
44	\$151.79	\$188.21	\$218.48	\$251.64	\$284.87	\$319.35	\$358.98
45	\$154.45	\$191.55	\$222.46	\$256.29	\$290.16	\$325.32	\$365.72
46	\$156.78	\$194.53	\$225.93	\$260.38	\$294.84	\$330.63	\$371.73
47	\$159.17	\$197.55	\$229.50	\$264.53	\$299.60	\$336.04	\$377.82
48	\$161.56	\$200.61	\$233.12	\$268.74	\$304.43	\$341.54	\$384.00
49	\$164.00	\$203.71	\$236.75	\$273.04	\$309.35	\$347.10	\$390.31
50	\$166.46	\$206.86	\$240.46	\$277.41	\$314.36	\$352.74	\$396.71
51	\$168.98	\$210.06	\$244.28	\$281.84	\$319.46	\$358.53	\$403.24
52	\$171.54	\$213.30	\$248.12	\$286.33	\$324.62	\$364.38	\$409.84
53	\$174.11	\$216.61	\$252.01	\$290.90	\$329.88	\$370.31	\$416.57
54	\$176.77	\$219.94	\$255.97	\$295.55	\$335.21	\$376.36	\$423.40
55	\$179.42	\$223.34	\$260.00	\$300.28	\$340.63	\$382.50	\$430.34
56	\$187.07	\$233.32	\$271.90	\$314.49	\$357.09	\$401.32	\$451.77
57	\$195.11	\$243.72	\$284.41	\$329.35	\$374.36	\$421.03	\$474.28
58	\$203.41	\$254.59	\$297.45	\$344.92	\$392.49	\$441.75	\$497.88
59	\$212.11	\$265.95	\$311.09	\$361.26	\$411.46	\$463.46	\$522.68
60	\$221.19	\$277.82	\$325.35	\$378.34	\$431.37	\$486.28	\$548.69
61	\$230.63	\$290.21	\$340.28	\$396.24	\$452.20	\$510.19	\$576.00
62	\$240.50	\$303.15	\$355.90	\$414.99	\$474.11	\$535.27	\$604.70
63	\$258.36	\$325.14	\$381.29	\$443.43	\$505.64	\$570.04	\$643.24
64	\$277.56	\$348.68	\$408.47	\$473.84	\$539.26	\$607.12	\$684.22
65	\$298.15	\$373.96	\$437.59	\$506.30	\$575.15	\$646.57	\$727.86
66	\$320.31	\$401.05	\$468.81	\$541.02	\$613.38	\$688.57	\$774.21
67	\$344.09	\$430.13	\$502.23	\$578.09	\$654.19	\$733.32	\$823.56
68	\$375.38	\$470.20	\$549.78	\$630.40	\$711.32	\$795.59	\$891.84
69	\$409.53	\$513.99	\$601.83	\$687.42	\$773.49	\$863.15	\$965.78
70	\$446.78	\$561.87	\$658.79	\$749.67	\$841.05	\$936.43	\$1,045.88
71	\$487.40	\$614.22	\$721.17	\$817.47	\$914.54	\$1,015.95	\$1,132.57
72	\$531.72	\$671.42	\$789.44	\$891.46	\$994.41	\$1,102.21	\$1,226.44
73	\$584.37	\$740.77	\$873.20	\$983.26	\$1,094.40	\$1,210.86	\$1,345.33
74	\$642.28	\$817.31	\$965.88	\$1,084.50	\$1,204.42	\$1,330.20	\$1,475.75
75	\$705.88	\$901.75	\$1,068.37	\$1,196.19	\$1,325.47	\$1,461.32	\$1,618.83
76	\$775.79	\$994.90	\$1,181.74	\$1,319.35	\$1,458.74	\$1,605.39	\$1,775.77
77	\$852.68	\$1,097.69	\$1,307.16	\$1,455.21	\$1,605.37	\$1,763.64	\$1,947.94
78	\$921.88	\$1,191.55	\$1,422.86	\$1,579.90	\$1,739.25	\$1,907.32	\$2,102.36
79	\$996.76	\$1,293.44	\$1,548.85	\$1,715.29	\$1,884.33	\$2,062.73	\$2,269.02
80	\$1,077.69	\$1,404.02	\$1,685.94	\$1,862.25	\$2,041.51	\$2,230.78	\$2,448.91
81	\$1,165.18	\$1,524.12	\$1,835.19	\$2,021.81	\$2,211.83	\$2,412.54	\$2,643.08
82	\$1,259.82	\$1,654.38	\$1,997.65	\$2,195.07	\$2,396.31	\$2,609.08	\$2,852.59
83	\$1,382.34	\$1,822.01	\$2,205.74	\$2,417.31	\$2,633.71	\$2,862.76	\$3,124.35
84	\$1,516.76	\$2,006.59	\$2,435.53	\$2,662.08	\$2,894.61	\$3,141.08	\$3,421.99
85	\$1,617.52	\$2,139.61	\$2,596.12	\$2,834.78	\$3,080.41	\$3,341.54	\$3,639.57
86	\$1,728.45	\$2,286.54	\$2,773.94	\$3,025.54	\$3,285.35	\$3,562.35	\$3,878.90
87	\$1,850.63	\$2,448.84	\$2,970.75	\$3,236.31	\$3,511.41	\$3,805.59	\$4,142.21
88	\$1,967.16	\$2,602.23	\$3,156.09	\$3,433.22	\$3,722.16	\$4,032.29	\$4,388.53
89	\$2,093.88	\$2,769.35	\$3,358.29	\$3,647.61	\$3,951.27	\$4,278.49	\$4,655.84
90	\$2,231.70	\$2,951.42	\$3,578.87	\$3,880.96	\$4,200.31	\$4,545.82	\$4,945.87
91	\$2,381.59	\$3,149.79	\$3,819.54	\$4,135.00	\$4,471.04	\$4,836.15	\$5,260.59
92	\$2,544.62	\$3,365.89	\$4,082.13	\$4,411.52	\$4,765.34	\$5,151.39	\$5,602.10
93	\$2,694.40	\$3,564.15	\$4,322.55	\$4,661.63	\$5,029.04	\$5,431.76	\$5,903.08
94	\$2,855.30	\$3,777.35	\$4,581.35	\$4,930.11	\$5,311.65	\$5,731.86	\$6,224.85
95	\$3,028.07	\$4,006.63	\$4,859.90	\$5,218.39	\$5,614.55	\$6,053.09	\$6,568.85
96	\$3,213.64	\$4,253.17	\$5,159.70	\$5,527.84	\$5,939.19	\$6,396.90	\$6,936.64
97	\$3,412.93	\$4,518.27	\$5,482.44	\$5,860.09	\$6,287.11	\$6,764.93	\$7,329.86
98	\$3,626.94	\$4,803.36	\$5,829.82	\$6,216.80	\$6,660.00	\$7,158.83	\$7,750.21
99	\$3,856.83	\$5,109.94	\$6,203.75	\$6,599.74	\$7,059.64	\$7,580.44	\$8,199.64
100	\$4,103.69	\$5,439.60	\$6,606.20	\$7,010.86	\$7,487.98	\$8,031.74	\$8,680.14

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$44.57	\$51.82	\$57.79	\$63.53	\$69.61	\$76.40	\$84.37
31	\$45.20	\$52.72	\$58.89	\$64.81	\$71.06	\$78.02	\$86.17
32	\$45.85	\$53.62	\$60.06	\$66.15	\$72.53	\$79.69	\$88.06
33	\$46.50	\$54.56	\$61.22	\$67.45	\$74.07	\$81.36	\$89.96
34	\$47.16	\$55.49	\$62.41	\$68.82	\$75.59	\$83.10	\$91.90
35	\$47.82	\$56.45	\$63.61	\$70.23	\$77.16	\$84.85	\$93.89
36	\$48.52	\$57.43	\$64.82	\$71.58	\$78.70	\$86.58	\$95.81
37	\$49.21	\$58.41	\$66.04	\$72.98	\$80.28	\$88.34	\$97.79
38	\$49.91	\$59.40	\$67.27	\$74.42	\$81.92	\$90.14	\$99.78
39	\$50.63	\$60.42	\$68.56	\$75.85	\$83.52	\$91.96	\$101.84
40	\$51.38	\$61.45	\$69.86	\$77.34	\$85.22	\$93.85	\$103.94
41	\$52.10	\$62.51	\$71.18	\$78.85	\$86.90	\$95.75	\$106.08
42	\$52.85	\$63.60	\$72.54	\$80.38	\$88.65	\$97.71	\$108.24
43	\$53.62	\$64.68	\$73.91	\$81.96	\$90.41	\$99.70	\$110.48
44	\$54.39	\$65.79	\$75.31	\$83.56	\$92.23	\$101.71	\$112.73
45	\$55.16	\$66.88	\$76.75	\$85.22	\$94.05	\$103.78	\$115.04
46	\$56.11	\$68.20	\$78.35	\$87.05	\$96.16	\$106.12	\$117.66
47	\$57.08	\$69.56	\$80.02	\$88.98	\$98.27	\$108.51	\$120.34
48	\$58.06	\$70.91	\$81.73	\$90.89	\$100.47	\$110.93	\$123.07
49	\$59.09	\$72.32	\$83.45	\$92.88	\$102.66	\$113.40	\$125.88
50	\$60.13	\$73.74	\$85.23	\$94.89	\$104.95	\$115.99	\$128.73
51	\$61.14	\$75.19	\$87.03	\$96.97	\$107.28	\$118.57	\$131.64
52	\$62.20	\$76.67	\$88.90	\$99.09	\$109.67	\$121.25	\$134.63
53	\$63.30	\$78.18	\$90.77	\$101.24	\$112.10	\$123.97	\$137.69
54	\$64.39	\$79.71	\$92.71	\$103.44	\$114.58	\$126.75	\$140.82
55	\$65.49	\$81.29	\$94.70	\$105.68	\$117.12	\$129.58	\$144.00
56	\$70.64	\$87.08	\$101.02	\$112.84	\$125.17	\$138.58	\$154.07
57	\$76.18	\$93.33	\$107.75	\$120.53	\$133.76	\$148.20	\$164.85
58	\$82.15	\$99.98	\$114.96	\$128.70	\$142.92	\$158.46	\$176.35
59	\$88.59	\$107.16	\$122.65	\$137.44	\$152.76	\$169.47	\$188.69
60	\$95.56	\$114.84	\$130.84	\$146.76	\$163.25	\$181.17	\$201.86
61	\$103.04	\$123.05	\$139.59	\$156.75	\$174.45	\$193.76	\$215.97
62	\$111.13	\$131.85	\$148.92	\$167.39	\$186.44	\$207.19	\$231.06
63	\$121.06	\$143.71	\$162.31	\$182.59	\$203.49	\$226.24	\$252.39
64	\$131.89	\$156.59	\$176.90	\$199.15	\$222.10	\$247.02	\$275.71
65	\$143.66	\$170.64	\$192.81	\$217.23	\$242.41	\$269.72	\$301.18
66	\$156.54	\$185.96	\$210.14	\$236.93	\$264.58	\$294.51	\$328.98
67	\$170.51	\$202.66	\$229.05	\$258.44	\$288.77	\$321.59	\$359.35
68	\$189.84	\$226.05	\$255.85	\$288.25	\$321.65	\$357.87	\$399.59
69	\$211.33	\$252.19	\$285.78	\$321.44	\$358.29	\$398.25	\$444.29
70	\$235.24	\$281.33	\$319.23	\$358.48	\$399.05	\$443.13	\$494.01
71	\$261.90	\$313.83	\$356.61	\$399.80	\$444.47	\$493.09	\$549.29
72	\$291.57	\$350.11	\$398.34	\$445.88	\$495.07	\$548.70	\$610.77
73	\$326.71	\$393.69	\$448.94	\$501.38	\$555.73	\$615.05	\$683.87
74	\$366.12	\$442.74	\$505.97	\$563.79	\$623.80	\$689.44	\$765.72
75	\$410.30	\$497.89	\$570.25	\$633.97	\$700.26	\$772.83	\$857.35
76	\$459.77	\$559.88	\$642.68	\$712.88	\$786.04	\$866.29	\$959.94
77	\$515.23	\$629.61	\$724.31	\$801.67	\$882.34	\$971.09	\$1,074.83
78	\$562.37	\$689.58	\$795.14	\$878.20	\$964.95	\$1,060.51	\$1,171.96
79	\$613.86	\$755.27	\$872.86	\$962.05	\$1,055.33	\$1,158.16	\$1,277.85
80	\$670.05	\$827.23	\$958.18	\$1,053.91	\$1,154.15	\$1,264.80	\$1,393.34
81	\$731.37	\$906.02	\$1,051.88	\$1,154.55	\$1,262.24	\$1,381.25	\$1,519.25
82	\$798.32	\$992.32	\$1,154.73	\$1,264.79	\$1,380.44	\$1,508.44	\$1,656.54
83	\$879.00	\$1,096.11	\$1,278.26	\$1,397.22	\$1,522.62	\$1,661.58	\$1,822.25
84	\$967.78	\$1,210.72	\$1,415.04	\$1,543.54	\$1,679.43	\$1,830.28	\$2,004.55
85	\$1,065.61	\$1,337.33	\$1,566.44	\$1,705.17	\$1,852.40	\$2,016.10	\$2,205.05
86	\$1,173.32	\$1,477.18	\$1,734.05	\$1,883.74	\$2,043.16	\$2,220.79	\$2,425.64
87	\$1,291.88	\$1,631.64	\$1,919.60	\$2,081.04	\$2,253.58	\$2,446.30	\$2,668.29
88	\$1,404.98	\$1,777.67	\$2,094.30	\$2,265.36	\$2,449.76	\$2,656.44	\$2,895.32
89	\$1,528.00	\$1,936.71	\$2,284.90	\$2,465.99	\$2,663.02	\$2,884.67	\$3,141.66
90	\$1,661.78	\$2,110.00	\$2,492.86	\$2,684.42	\$2,894.87	\$3,132.49	\$3,408.96
91	\$1,807.26	\$2,298.82	\$2,719.71	\$2,922.18	\$3,146.85	\$3,401.61	\$3,699.03
92	\$1,965.52	\$2,504.50	\$2,967.24	\$3,181.02	\$3,420.80	\$3,693.84	\$4,013.74
93	\$2,110.93	\$2,693.22	\$3,193.87	\$3,415.11	\$3,666.26	\$3,953.75	\$4,291.14
94	\$2,267.08	\$2,896.13	\$3,437.85	\$3,666.42	\$3,929.34	\$4,231.94	\$4,587.67
95	\$2,434.81	\$3,114.34	\$3,700.41	\$3,936.23	\$4,211.29	\$4,529.71	\$4,904.72
96	\$2,614.95	\$3,348.99	\$3,983.05	\$4,225.90	\$4,513.48	\$4,848.43	\$5,243.68
97	\$2,808.38	\$3,601.34	\$4,287.29	\$4,536.89	\$4,837.33	\$5,189.59	\$5,606.05
98	\$3,016.15	\$3,872.69	\$4,614.78	\$4,870.75	\$5,184.48	\$5,554.74	\$5,993.48
99	\$3,239.27	\$4,164.50	\$4,967.25	\$5,229.20	\$5,556.47	\$5,945.59	\$6,407.68
100	\$3,478.91	\$4,478.26	\$5,346.64	\$5,614.00	\$5,955.18	\$6,363.94	\$6,850.50

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$51.00	\$60.51	\$69.06	\$77.12	\$85.02	\$93.86	\$104.26
31	\$52.90	\$62.93	\$71.81	\$80.27	\$88.50	\$97.73	\$108.56
32	\$54.90	\$65.42	\$74.72	\$83.55	\$92.14	\$101.78	\$113.01
33	\$56.98	\$68.02	\$77.74	\$86.94	\$95.95	\$105.97	\$117.66
34	\$59.13	\$70.70	\$80.85	\$90.47	\$99.87	\$110.36	\$122.49
35	\$61.38	\$73.48	\$84.14	\$94.15	\$103.98	\$114.90	\$127.51
36	\$63.27	\$75.89	\$86.92	\$97.32	\$107.48	\$118.80	\$131.80
37	\$65.25	\$78.37	\$89.79	\$100.57	\$111.13	\$122.85	\$136.26
38	\$67.25	\$80.92	\$92.76	\$103.89	\$114.91	\$126.99	\$140.84
39	\$69.32	\$83.56	\$95.82	\$107.38	\$118.76	\$131.30	\$145.60
40	\$71.51	\$86.28	\$98.99	\$110.97	\$122.78	\$135.76	\$150.51
41	\$73.71	\$89.08	\$102.27	\$114.70	\$126.90	\$140.38	\$155.61
42	\$76.01	\$91.98	\$105.66	\$118.53	\$131.20	\$145.15	\$160.85
43	\$78.38	\$94.97	\$109.13	\$122.49	\$135.62	\$150.05	\$166.28
44	\$80.79	\$98.04	\$112.78	\$126.58	\$140.24	\$155.13	\$171.88
45	\$83.32	\$101.25	\$116.52	\$130.83	\$144.95	\$160.40	\$177.67
46	\$85.58	\$104.11	\$119.91	\$134.68	\$149.28	\$165.25	\$183.06
47	\$87.91	\$107.12	\$123.41	\$138.71	\$153.74	\$170.21	\$188.56
48	\$90.30	\$110.19	\$127.01	\$142.79	\$158.34	\$175.34	\$194.25
49	\$92.79	\$113.38	\$130.69	\$147.02	\$163.09	\$180.60	\$200.08
50	\$95.35	\$116.63	\$134.53	\$151.38	\$167.96	\$186.06	\$206.12
51	\$97.92	\$119.97	\$138.45	\$155.88	\$173.00	\$191.64	\$212.35
52	\$100.61	\$123.37	\$142.49	\$160.49	\$178.19	\$197.42	\$218.73
53	\$103.38	\$126.96	\$146.65	\$165.25	\$183.51	\$203.37	\$225.34
54	\$106.20	\$130.54	\$150.92	\$170.15	\$189.01	\$209.48	\$232.12
55	\$109.08	\$134.34	\$155.32	\$175.16	\$194.67	\$215.79	\$239.11
56	\$116.13	\$142.92	\$165.21	\$186.54	\$207.51	\$230.22	\$255.25
57	\$123.60	\$152.07	\$175.72	\$198.72	\$221.23	\$245.62	\$272.50
58	\$131.58	\$161.79	\$186.88	\$211.62	\$235.86	\$262.04	\$290.88
59	\$140.02	\$172.15	\$198.77	\$225.39	\$251.45	\$279.55	\$310.51
60	\$149.06	\$183.17	\$211.42	\$240.02	\$268.07	\$298.22	\$331.46
61	\$158.63	\$194.91	\$224.86	\$255.65	\$285.80	\$318.19	\$353.84
62	\$168.86	\$207.37	\$239.16	\$272.29	\$304.62	\$339.46	\$377.69
63	\$183.72	\$225.51	\$259.89	\$295.39	\$330.15	\$367.54	\$408.70
64	\$199.93	\$245.21	\$282.41	\$320.46	\$357.78	\$397.94	\$442.24
65	\$217.54	\$266.65	\$306.88	\$347.67	\$387.69	\$430.86	\$478.53
66	\$236.71	\$289.95	\$333.50	\$377.17	\$420.10	\$466.49	\$517.81
67	\$257.60	\$315.28	\$362.40	\$409.22	\$455.28	\$505.08	\$560.30
68	\$284.55	\$349.17	\$402.01	\$452.42	\$502.07	\$555.97	\$615.85
69	\$314.36	\$386.72	\$445.93	\$500.16	\$553.70	\$611.97	\$676.91
70	\$347.27	\$428.27	\$494.64	\$552.96	\$610.60	\$673.64	\$744.03
71	\$383.65	\$474.30	\$548.69	\$611.33	\$673.38	\$741.50	\$817.82
72	\$423.81	\$525.27	\$608.65	\$675.89	\$742.60	\$816.22	\$898.89
73	\$470.55	\$585.65	\$680.66	\$753.62	\$826.14	\$906.46	\$996.89
74	\$522.40	\$653.00	\$761.14	\$840.34	\$919.11	\$1,006.71	\$1,105.57
75	\$579.99	\$728.04	\$851.15	\$936.98	\$1,022.55	\$1,118.05	\$1,226.04
76	\$643.93	\$811.73	\$951.81	\$1,044.79	\$1,137.64	\$1,241.68	\$1,359.74
77	\$714.86	\$905.04	\$1,064.37	\$1,164.99	\$1,265.65	\$1,379.02	\$1,507.97
78	\$776.68	\$987.41	\$1,165.17	\$1,271.85	\$1,378.58	\$1,499.21	\$1,636.41
79	\$843.88	\$1,077.29	\$1,275.50	\$1,388.48	\$1,501.62	\$1,629.89	\$1,775.79
80	\$916.83	\$1,175.34	\$1,396.27	\$1,515.90	\$1,635.64	\$1,771.91	\$1,927.07
81	\$996.11	\$1,282.31	\$1,528.51	\$1,654.93	\$1,781.64	\$1,926.32	\$2,091.20
82	\$1,082.25	\$1,399.01	\$1,673.27	\$1,806.75	\$1,940.62	\$2,094.19	\$2,269.31
83	\$1,189.04	\$1,542.74	\$1,851.57	\$1,994.03	\$2,137.33	\$2,302.44	\$2,490.55
84	\$1,306.39	\$1,701.21	\$2,048.87	\$2,200.82	\$2,353.99	\$2,531.38	\$2,733.35
85	\$1,399.61	\$1,823.21	\$2,195.46	\$2,357.64	\$2,521.92	\$2,711.83	\$2,928.03
86	\$1,502.26	\$1,957.97	\$2,357.73	\$2,530.89	\$2,707.13	\$2,910.58	\$3,142.19
87	\$1,615.29	\$2,106.83	\$2,537.37	\$2,722.28	\$2,911.44	\$3,129.55	\$3,377.76
88	\$1,723.09	\$2,247.53	\$2,706.50	\$2,901.12	\$3,101.93	\$3,333.63	\$3,598.18
89	\$1,840.36	\$2,400.80	\$2,891.05	\$3,095.80	\$3,309.00	\$3,555.23	\$3,837.34
90	\$1,967.88	\$2,567.80	\$3,092.38	\$3,307.71	\$3,534.11	\$3,795.88	\$4,096.84
91	\$2,106.54	\$2,749.75	\$3,312.05	\$3,538.40	\$3,778.77	\$4,057.21	\$4,378.45
92	\$2,257.39	\$2,947.95	\$3,551.68	\$3,789.52	\$4,044.77	\$4,340.97	\$4,684.01
93	\$2,395.97	\$3,129.80	\$3,771.11	\$4,016.62	\$4,283.09	\$4,593.34	\$4,953.29
94	\$2,544.83	\$3,325.35	\$4,007.32	\$4,260.45	\$4,538.54	\$4,863.48	\$5,241.20
95	\$2,704.69	\$3,535.63	\$4,261.53	\$4,522.23	\$4,812.31	\$5,152.62	\$5,549.00
96	\$2,876.39	\$3,761.76	\$4,535.17	\$4,803.27	\$5,105.70	\$5,462.11	\$5,878.07
97	\$3,060.76	\$4,004.93	\$4,829.73	\$5,104.99	\$5,420.15	\$5,793.38	\$6,229.89
98	\$3,258.79	\$4,266.41	\$5,146.80	\$5,428.91	\$5,757.20	\$6,147.96	\$6,606.04
99	\$3,471.47	\$4,547.59	\$5,488.04	\$5,776.68	\$6,118.38	\$6,527.50	\$7,008.15
100	\$3,699.89	\$4,849.96	\$5,855.36	\$6,150.03	\$6,505.50	\$6,933.72	\$7,438.06

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates with 30.56% increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$104.12	\$127.58	\$147.18	\$168.21	\$189.02	\$210.56	\$234.76
31	\$106.68	\$130.80	\$150.90	\$172.53	\$193.89	\$216.03	\$240.88
32	\$109.30	\$134.07	\$154.70	\$176.94	\$198.90	\$221.64	\$247.17
33	\$112.02	\$137.41	\$158.64	\$181.46	\$204.05	\$227.39	\$253.63
34	\$114.78	\$140.85	\$162.63	\$186.11	\$209.30	\$233.29	\$260.25
35	\$117.62	\$144.37	\$166.76	\$190.86	\$214.65	\$239.32	\$267.06
36	\$119.67	\$146.95	\$169.76	\$194.36	\$218.65	\$243.79	\$272.05
37	\$121.77	\$149.58	\$172.83	\$197.91	\$222.70	\$248.37	\$277.18
38	\$123.88	\$152.25	\$175.98	\$201.56	\$226.84	\$253.02	\$282.39
39	\$126.07	\$154.97	\$179.17	\$205.25	\$231.03	\$257.75	\$287.69
40	\$128.30	\$157.76	\$182.40	\$209.01	\$235.33	\$262.56	\$293.10
41	\$130.52	\$160.59	\$185.72	\$212.87	\$239.68	\$267.46	\$298.56
42	\$132.83	\$163.48	\$189.09	\$216.77	\$244.15	\$272.49	\$304.19
43	\$135.14	\$166.38	\$192.50	\$220.74	\$248.65	\$277.57	\$309.90
44	\$137.52	\$169.31	\$195.99	\$224.77	\$253.29	\$282.77	\$315.71
45	\$139.96	\$172.36	\$199.53	\$228.92	\$257.95	\$288.04	\$321.63
46	\$142.05	\$175.03	\$202.68	\$232.57	\$262.12	\$292.76	\$326.93
47	\$144.21	\$177.73	\$205.85	\$236.28	\$266.36	\$297.53	\$332.28
48	\$146.37	\$180.48	\$209.10	\$240.06	\$270.66	\$302.38	\$337.74
49	\$148.60	\$183.28	\$212.36	\$243.89	\$275.05	\$307.30	\$343.24
50	\$150.85	\$186.11	\$215.72	\$247.79	\$279.51	\$312.33	\$348.91
51	\$153.11	\$189.00	\$219.09	\$251.74	\$284.03	\$317.40	\$354.61
52	\$155.42	\$191.92	\$222.55	\$255.77	\$288.62	\$322.59	\$360.45
53	\$157.79	\$194.90	\$226.03	\$259.88	\$293.28	\$327.88	\$366.36
54	\$160.15	\$197.88	\$229.60	\$263.99	\$298.03	\$333.20	\$372.36
55	\$162.57	\$200.97	\$233.21	\$268.23	\$302.83	\$338.66	\$378.46
56	\$169.52	\$209.92	\$243.91	\$280.93	\$317.49	\$355.29	\$397.30
57	\$176.79	\$219.28	\$255.11	\$294.21	\$332.84	\$372.79	\$417.10
58	\$184.34	\$229.07	\$266.79	\$308.13	\$348.94	\$391.12	\$437.87
59	\$192.24	\$239.29	\$279.05	\$322.69	\$365.81	\$410.37	\$459.67
60	\$200.42	\$249.97	\$291.84	\$337.94	\$383.50	\$430.49	\$482.56
61	\$209.00	\$261.11	\$305.26	\$353.97	\$402.06	\$451.70	\$506.59
62	\$217.93	\$272.77	\$319.24	\$370.72	\$421.52	\$473.90	\$531.81
63	\$234.10	\$292.54	\$342.00	\$396.14	\$449.54	\$504.71	\$565.70
64	\$251.51	\$313.72	\$366.36	\$423.27	\$479.47	\$537.50	\$601.78
65	\$270.18	\$336.49	\$392.53	\$452.28	\$511.32	\$572.44	\$640.12
66	\$290.26	\$360.86	\$420.52	\$483.24	\$545.36	\$609.62	\$680.93
67	\$311.82	\$387.01	\$450.48	\$516.37	\$581.64	\$649.22	\$724.32
68	\$340.17	\$423.07	\$493.14	\$563.13	\$632.43	\$704.37	\$784.36
69	\$371.09	\$462.47	\$539.83	\$614.05	\$687.70	\$764.20	\$849.40
70	\$404.83	\$505.57	\$590.91	\$669.66	\$747.77	\$829.08	\$919.79
71	\$441.65	\$552.63	\$646.87	\$730.24	\$813.08	\$899.48	\$996.05
72	\$481.81	\$604.13	\$708.10	\$796.32	\$884.10	\$975.84	\$1,078.65
73	\$529.55	\$666.54	\$783.26	\$878.30	\$973.02	\$1,072.04	\$1,183.19
74	\$581.99	\$735.39	\$866.36	\$968.76	\$1,070.81	\$1,177.71	\$1,297.92
75	\$639.66	\$811.36	\$958.33	\$1,068.50	\$1,178.47	\$1,293.81	\$1,423.71
76	\$702.97	\$895.18	\$1,059.99	\$1,178.50	\$1,296.93	\$1,421.33	\$1,561.75
77	\$772.62	\$987.64	\$1,172.49	\$1,299.88	\$1,427.32	\$1,561.45	\$1,713.17
78	\$835.38	\$1,072.13	\$1,276.30	\$1,411.25	\$1,546.34	\$1,688.67	\$1,848.97
79	\$903.20	\$1,163.81	\$1,389.25	\$1,532.16	\$1,675.33	\$1,826.28	\$1,995.55
80	\$976.55	\$1,263.31	\$1,512.25	\$1,663.47	\$1,815.08	\$1,975.06	\$2,153.76
81	\$1,055.84	\$1,371.33	\$1,646.12	\$1,805.98	\$1,966.47	\$2,135.95	\$2,324.53
82	\$1,141.56	\$1,488.56	\$1,791.86	\$1,960.76	\$2,130.50	\$2,309.99	\$2,508.79
83	\$1,252.61	\$1,639.39	\$1,978.48	\$2,159.30	\$2,341.56	\$2,534.59	\$2,747.79
84	\$1,374.40	\$1,805.48	\$2,184.57	\$2,377.95	\$2,573.54	\$2,780.99	\$3,009.55
85	\$1,467.62	\$1,927.48	\$2,331.16	\$2,534.77	\$2,741.47	\$2,961.44	\$3,204.23
86	\$1,570.27	\$2,062.24	\$2,493.43	\$2,708.02	\$2,926.68	\$3,160.19	\$3,418.39
87	\$1,683.30	\$2,211.10	\$2,673.07	\$2,899.41	\$3,130.99	\$3,379.16	\$3,653.96
88	\$1,791.10	\$2,351.80	\$2,842.20	\$3,078.25	\$3,321.48	\$3,583.24	\$3,874.38
89	\$1,908.37	\$2,505.07	\$3,026.75	\$3,272.93	\$3,528.55	\$3,804.84	\$4,113.54
90	\$2,035.89	\$2,672.07	\$3,228.08	\$3,484.84	\$3,753.66	\$4,045.49	\$4,373.04
91	\$2,174.55	\$2,854.02	\$3,447.75	\$3,715.53	\$3,998.32	\$4,306.82	\$4,654.65
92	\$2,325.40	\$3,052.22	\$3,687.38	\$3,966.65	\$4,264.32	\$4,590.58	\$4,960.21
93	\$2,463.98	\$3,234.07	\$3,906.81	\$4,193.75	\$4,502.64	\$4,842.95	\$5,229.49
94	\$2,612.84	\$3,429.62	\$4,143.02	\$4,437.58	\$4,758.09	\$5,113.09	\$5,517.40
95	\$2,772.70	\$3,639.90	\$4,397.23	\$4,699.36	\$5,031.86	\$5,402.23	\$5,825.20
96	\$2,944.40	\$3,866.03	\$4,670.87	\$4,980.40	\$5,325.25	\$5,711.72	\$6,154.27
97	\$3,128.77	\$4,109.20	\$4,965.43	\$5,282.12	\$5,639.70	\$6,042.99	\$6,506.09
98	\$3,326.80	\$4,370.68	\$5,282.50	\$5,606.04	\$5,976.75	\$6,397.57	\$6,882.24
99	\$3,539.48	\$4,651.86	\$5,623.74	\$5,953.81	\$6,337.93	\$6,777.11	\$7,284.35
100	\$3,767.90	\$4,954.23	\$5,991.06	\$6,327.16	\$6,725.05	\$7,183.33	\$7,714.26

Addendum: Automatic Inflation Choices (“Landing Spots”): VIP2 (old rates) Policy Series

The original filed forms for the VIP2 (old rate) policy series included 5% ACI (Automatic Compound Inflation) and 5% Simple (Automatic Simple Inflation) riders. Applicable rates for these Automatic Inflation riders were filed and approved with the original forms and rates.

In order to provide additional inflation options (“Landing Spots”) to individuals with Automatic Inflation, we are filing new Inflation riders that make Automatic Inflation available at percentages lower than 5.0% (from 0.1% to 4.9%, in 0.1% increments). By allowing reductions to the insured’s current 5% Automatic Inflation in conjunction with a rate increase, these policyholders have an additional opportunity to significantly mitigate any rate action and adjust future automatic increases in coverage to a level more consistent with their current needs and circumstances.

The applicable rating factors for these new Inflation Mitigation riders have been included in this filing. For each policy series, these factors were determined using the relative ratios of the “5% ACI”, “5% Simple” and “No Inflation” rates. The 5% Automatic Inflation rate is then essentially multiplied by the Inflation Mitigation “rating factors” (which are less than 1) to determine rates for lower Automatic Inflation percentages.

The new premium will be determined as if the policyholder had originally chosen the new lower Automatic Inflation percentage, and using the insured’s original age and original benefit amounts. (Note: this methodology is consistent with that used to calculate new premiums for other coverage downgrade options offered). However, since the new Automatic Inflation percentage will apply on a prospective basis only (starting with the next benefit increase after the Inflation Mitigation rider becomes effective), policyholders will keep all benefit increase amounts accrued to date.

Inflation Downgrades (Landing Spots) for Requested Rate Increase

MetLife offers policyholders an array of options to help mitigate the impact of any in-force rate increase, including reductions to their Daily Benefit Amount or their Total Lifetime Benefit.¹ When implementing a rate increase, the new automatic inflation choices create an additional benefit offer.

Landing Spots reduce the policyholder’s future Automatic Inflation percentage. For each policyholder, this new percentage can be determined such that the new premium (including the impact of the rate increase and the Inflation Mitigation Rider) can be as close as possible to (but not less than) the premium before the increase. However, for administrative and policyholder communication simplicity, the actual billed premium will be exactly equal to the premium before the rate increase. This simplification generates billed premiums that are about ½% lower than premiums using the actual Inflation Mitigation Rider rating factors and never higher than filed rates. (In effect, the Landing Spot Automatic Inflation percentage is rounded up to the next highest 0.1%).

For DRA Partnership policyholders, a new benefit downgrade offer will change the future Automatic Inflation percentage. The downgrade offer will comply with state requirements, based on our understanding of your state’s DRA Partnership requirements, as outlined in the filing letter.

Landing spot offers may not be made in all instances. In some cases, such as paid-up plans and/or limited-pay policies, the usefulness of landing spots is limited. The “Landing Spot” offer is expected to be a one-time option available at the time of this rate increase only and the policyholder rate increase letters will disclose this fact.

¹ Other options such as changing elimination period or removing riders are also available, but not explicitly quoted in the policyholder letters. Policyholders are instructed to contact MetLife customer service representatives to learn about options not described.

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2017_2018 Rate Increase /CT17-212 VIP2-old		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	PLease see the attached revised Transmittal Letter and Landing Spot Description
Attachment(s):	LSE description - VIP2old.pdf PA VIP2 OLD RATE Filing Letter_Landing Spots_Rate Action 2018.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	Please see the attached Actuarial Memorandum and Explanatory Information (A&H)
Attachment(s):	PA_VIP2 old_Filing Materials_01292018.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2017_2018 Rate Increase /CT17-212 VIP2-old		

Status Date:	
Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Policyholder Letter
Comments:	Please see the attached Policyholder Letter
Attachment(s):	IB Insured RA ltr_Flat increase.pdf
Item Status:	
Status Date:	

Addendum: Automatic Inflation Choices (“Landing Spots”): VIP2 (old rates) Policy Series

The original filed forms for the VIP2 (old rate) policy series included 5% ACI (Automatic Compound Inflation) and 5% Simple (Automatic Simple Inflation) riders. Applicable rates for these Automatic Inflation riders were filed and approved with the original forms and rates.

In order to provide additional inflation options (“Landing Spots”) to individuals with Automatic Inflation, we are filing new Inflation riders that make Automatic Inflation available at percentages lower than 5.0% (from 0.1% to 4.9%, in 0.1% increments). By allowing reductions to the insured’s current 5% Automatic Inflation in conjunction with a rate increase, these policyholders have an additional opportunity to significantly mitigate any rate action and adjust future automatic increases in coverage to a level more consistent with their current needs and circumstances.

The applicable rating factors for these new Inflation Mitigation riders have been included in this filing. For each policy series, these factors were determined using the relative ratios of the “5% ACI”, “5% Simple” and “No Inflation” rates. The 5% Automatic Inflation rate is then essentially multiplied by the Inflation Mitigation “rating factors” (which are less than 1) to determine rates for lower Automatic Inflation percentages.

The new premium will be determined as if the policyholder had originally chosen the new lower Automatic Inflation percentage, and using the insured’s original age and original benefit amounts. (Note: this methodology is consistent with that used to calculate new premiums for other coverage downgrade options offered). However, since the new Automatic Inflation percentage will apply on a prospective basis only (starting with the next benefit increase after the Inflation Mitigation rider becomes effective), policyholders will keep all benefit increase amounts accrued to date.

Inflation Downgrades (Landing Spots) for Requested Rate Increase

MetLife offers policyholders an array of options to help mitigate the impact of any in-force rate increase, including reductions to their Daily Benefit Amount or their Total Lifetime Benefit.¹ When implementing a rate increase, the new automatic inflation choices create an additional benefit offer.

Landing Spots reduce the policyholder’s future Automatic Inflation percentage. For each policyholder, this new percentage can be determined such that the new premium (including the impact of the rate increase and the Inflation Mitigation Rider) can be as close as possible to (but not less than) the premium before the increase. However, for administrative and policyholder communication simplicity, the actual billed premium will be exactly equal to the premium before the rate increase. This simplification generates billed premiums that are about ½% lower than premiums using the actual Inflation Mitigation Rider rating factors and never higher than filed rates. (In effect, the Landing Spot Automatic Inflation percentage is rounded up to the next highest 0.1%).

For DRA Partnership policyholders, a new benefit downgrade offer will change the future Automatic Inflation percentage. The downgrade offer will comply with state requirements, based on our understanding of your state’s DRA Partnership requirements, as outlined in the filing letter.

Landing spot offers may not be made in all instances. In some cases, such as paid-up plans and/or limited-pay policies, the usefulness of landing spots is limited. The “Landing Spot” offer is expected to be a one-time option available at the time of this rate increase only and the policyholder rate increase letters will disclose this fact.

¹ Other options such as changing elimination period or removing riders are also available, but not explicitly quoted in the policyholder letters. Policyholders are instructed to contact MetLife customer service representatives to learn about options not described.

Metropolitan Life Insurance Company
1300 Hall Boulevard
Bloomfield, CT 06002
Tel 860-656-3813 Fax 860-656-3805
treilly1@metlife.com



Thomas G. Reilly
Assistant Vice President
Product Management and Compliance

February 1, 2018

Pennsylvania Insurance Department
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120

Re: Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance –
Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC2-IDEAL-PA, et al and LTC2-IDEAL-
ML-PA, et al.
NAIC Company No. is 65978
FEIN No. is 13-5581829

Dear Sir/Madam:

We are filing, for your review and authorization, a request for a 30.56% premium rate schedule increase with respect to the policy forms listed below. The policy forms are tax-qualified individual long-term care insurance policies.

LTC2-IDEAL-PA	- approved by your Department in 2005
LTC2-FAC-PA	- approved by your Department in 2005
LTC2-VAL-PA	- approved by your Department in 2005
LTC2-PREM-PA	- approved by your Department in 2005
LTC2-IDEAL-ML-PA	- approved by your Department in 2006
LTC2-FAC-ML-PA	- approved by your Department in 2006
LTC2-VAL-ML-PA	- approved by your Department in 2006
LTC2-PREM-ML-PA	- approved by your Department in 2006

The inforce premium rate schedule increase for which we are seeking authorization in this filing will only apply to the above listed policies, along with those riders and endorsements that were contemporaneously or subsequently authorized for use by your Department, in connection with policy application dates on or before April 2, 2009, as these policies were not subject to the prospective premium rate schedule increase that your Department authorized on January 16, 2009. Please note these policy forms are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2012.

Please note that we are submitting a separate filing for the policies issued on the forms listed above that were subject to the prospective premium rate schedule increase that your Department authorized.

We are fully aware that a premium increase may be difficult for our policyholders; therefore, we will be providing policyholders with an array of options, if available, which will help them mitigate the impact of any increase. Most importantly, for those policyholders who elected compound or simple inflation, we will provide them, if applicable, with the ability to **completely or partially avoid the increase** by reducing their benefit increase coverage from 5 percent automatic compound or simple benefit increase to a lower percentage benefit increase. Policyholders who choose to completely or partially avoid the increase in premium resulting from the rate increase by opting for a reduction in inflation protection levels. The lower benefit increase percentage will apply on a prospective basis only. We are, therefore, filing the following riders for each policy series to implement these options.

Policy Series	New Compound Rider Form	New Lower Compound Amount(s)	New Simple Rider Form	New Lower Simple Amount(s)
LTC-IDEAL-PA LTC-FAC-PA LTC-VAL-PA LTC-PREM-PA LTC-IDEAL-PA-ML LTC-FAC-PA-ML LTC-VAL-PA-ML LTC-PREM-PA-ML	ACI-VIP-MR	0.1% - 4.9%	ASI-VIP-MR	0.1% - 4.9%

Upon policyholder selection, their current inflation rider will be replaced by the new rider. Please note, that we are extending the use of the following endorsements, as we may offer inflation mitigation options to insureds outside of this requested rate increase.

As it relates to DRA Partnership, the rider will change the percentage amount for inflation increases and will continue to comply with state requirements. The insured may be offered the ability to decrease to a lower level of inflation, based on our understanding of your state's DRA Partnership requirements as follows:

- Under age 61: 1% automatic compound inflation
- Age 61 – 75: 1% automatic compound inflation or 1% automatic simple inflation
- Age 76 and over: No inflation requirement

Please see below for a description of each rider.

ACI-VIP-MR

Automatic Compound Inflation Protection Modification Rider. This rider will be issued to policyholders who have been issued Policy Form #'s LTC-IDEAL-PA, LTC-FAC-PA, LTC-VAL-PA, LTC-PREM-PA, LTC-IDEAL-PA-ML, LTC-FAC-PA-ML, LTC-VAL-PA-ML, LTC-PREM-PA-ML, in place of the automatic compound inflation rider that is currently in effect. The new rider will go into effect when the current rider ends. The new rider will provide a lower percentage amount for automatic inflation increases to mitigate the rate increase impact.

ASI-VIP-MR

Automatic Simple Compound Inflation Protection Modification Rider. This rider will be issued to policyholders who have been issued Policy Form #'s LTC-IDEAL-PA, LTC-FAC-PA, LTC-VAL-PA, LTC-PREM-PA, LTC-IDEAL-PA-ML, LTC-FAC-PA-ML, LTC-VAL-PA-ML, LTC-PREM-PA-ML, in place of the automatic compound inflation rider that is currently in effect. The new rider will go into effect when the current rider ends. The new rider will provide a lower percentage amount for automatic inflation increases to mitigate the rate increase impact.

Note that previously, a premium rate increase request of 58% was submitted on January 2, 2013, and your Department authorized 20% on May 1, 2013.

Note that previously, a premium rate increase request of 56.66% was submitted on February 3, 2016, and your Department authorized 20% on April 5, 2016.

We are submitting an actuarial memorandum, which reflects inflation protection landing spots applicable to our proposed rate increase request.

Notification to Policyholders of Premium Rate Schedule Increase

After we have obtained authorization of the premium rate increase, this rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually), following at least a 60 day advance written notification to the policyholder. In our written notification we will include explanatory information related to the rate increase, including:

- The amount of the increase requested in this filing and the amount of the increase authorized by your Department;
- If the full amount of the requested increase is authorized by your Department, a statement that the policy may be subject to rate increases in the future and, if the amount of the increase authorized by your Department is less than the amount requested in this filing, the notice may include an additional statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of the statement will depend on the degree of variance from the amount requested;
- The current premium rate and the premium rate after the increase is applied;
- A statement that the premium rate adjustment will be effective on the policy's modal premium due date as described above;
- The following options available to the policyholder:
 1. the policyholder can continue his/her current coverage by paying the new premium amount when due;
 2. the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule if the current level of coverage permits a reduction; or
 3. if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage as follows.
 - If the policyholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"), we will issue the policyholder the LCUL.
 - If the policyholder's policy includes Contingent Benefits Upon Lapse and the policyholder qualifies for coverage under Contingent Benefits Upon Lapse, we will instead provide coverage under the LCUL, since the benefit payable under the LCUL is equal to the benefit payable under Contingent Benefits Upon Lapse.
 - If the policyholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision.

We will not provide coverage under more than one feature that provides for a nonforfeiture benefit. We have included a copy of our policyholder notification letter and coverage change form for informational purposes.

We are extending the use of the Limited Coverage Upon Lapse Following Premium Increase Endorsement (LCUL), which was previously authorized by your Department on March 28, 2013.

The contact person for this filing is:

Deborah Fountas
1300 Hall Boulevard
Bloomfield, CT 06002
Telephone: 860-656-3808
dfountas@metlife.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

A handwritten signature in black ink, reading "Thomas G. Reilly". The signature is written in a cursive, flowing style with a prominent initial 'T' and a stylized 'R'.

Thomas G. Reilly
Assistant Vice President
Product Management & Compliance

January 29, 2018

Re: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM (with applications dated on or before April 2, 2009)
Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on all the questions submitted by your Department. Hopefully, this will make your review easier and more effective.

Filing Overview

In addition to this overview, this filing consists of the Actuarial Memorandum, an Addendum focusing on premium rates for various levels of inflation protection for use as “Landing Spots” consequent to rate action, and supporting data based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	Description
Actuarial Memorandum Exhibit I-A	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none">• Without/with proposed rate increase of 30.56%• Nationwide experience• Weighted average statutory rate 4.02% LLR without rate increase – 103.9% LLR with rate increase – 89.1%
Exhibit II-A	Demonstration of rate action meeting Rate Stability (58/85) limitations
Exhibit I-B	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none">• Without/with proposed rate increase of 30.56%• Pennsylvania experience• Weighted average statutory rate 4.02% LLR without rate increase – 103.9% LLR with rate increase – 88.6%
Exhibit II-B	Demonstration of rate action meeting Rate Stability (58/85) limitations
Review of Prior Correspondence Attachment 1	Comparison of Original Pricing and Current Best Estimate Assumptions
Attachment 2	Actual-to-Expected Loss Ratios by Duration LLR without rate increase – 103.4%; A/E – 1.72
Attachment 3	Actual-to-Expected Loss Ratios by Calendar Year LLR without rate increase – 103.6%; A/E – 1.73
Attachment 4	Actual-to-Expected results for Lapse, Mortality,

	Incidence and Claim Termination assumptions
Attachment 9-A	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"> Without/with proposed rate increase of 30.56% Nationwide written premium and paid claims experience Weighted average statutory rate 4.02% LLR without rate increase – 101.3% With rate increase – 86.8%
Attachment 9-B	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"> Without/with proposed rate increase of 30.56% Pennsylvania written premium and paid claims experience Weighted average statutory rate 4.02% LLR without rate increase – 101.8% With rate increase – 86.7%
Attachment 16	Nationwide Experience Projections on Initial Rate Basis With No Rate Increase
Attachment 17	Nationwide Experience Projections With Premiums Restated to Proposed Rate Level Since Inception
Attachment 19	Nationwide Reserve Experience
Addendum – Actuarial Memorandum Addendum	Memorandum on Premium Rates for use as “Landing Spots” with Rate Increases

Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum, the Addendum, and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in Pennsylvania as well as the application of rate stability standards even at the full requested rate action. In addition, though Pennsylvania-only experience is not necessarily credible, the Pennsylvania LLR’s still meet the standards above at the full rate action level.

Despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action restricts consideration of recovering historical losses by focusing on future lifetime experience. We will continue, of course, to analyze and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

Thank you for your consideration. I look forward to hearing from you.



Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 29, 2018

Policy Forms

The premium rate schedule increase for which we are seeking approval will apply to the following individual long-term care policy forms:

- LTC2-FAC-PA
- LTC2-VAL-PA
- LTC2-IDEAL-PA
- LTC2-PREM-PA
- LTC2-FAC-ML-PA
- LTC2-VAL-ML-PA
- LTC2-IDEAL-ML-PA
- LTC2-PREM-ML-PA

These forms were developed as part of a nationwide series and were issued in Pennsylvania from September 2005 to September 2009, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2010.

Policy forms LTC2-FAC-PA, LTC2-VAL-PA, LTC2-IDEAL-PA, and LTC2-PREM-PA (subsequently referred to as LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM, respectively) are existing individual tax-qualified policy forms and were previously approved in 2005, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated on or before April 02, 2009, because policies issued in connection with later applications were subject to a revised premium rate schedule.

Policy form LTC2-FAC provides coverage for long-term care services received in a nursing home, assisted living facility (ALF), or hospice facility. Policy forms LTC2-VAL, LTC2-IDEAL and LTC2-PREM provide comprehensive long-term care coverage.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated loss ratio standard of this product meets the minimum requirements of your state and may not be suitable for other purposes.

2. Description of Benefits

LTC2-FAC is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 29, 2018

The daily benefit amount and the maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC2-FAC provides benefits for international coverage, caregiver training, and alternate services.

LTC2-VAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC2-VAL also includes an assisted living/home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum assisted living/home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, assisted living/home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses are also provided. In addition, LTC2-VAL provides benefits for respite care, international coverage, caregiver training, and alternate services.

LTC2-IDEAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC2-IDEAL also includes a home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum home care/community-based care benefit amount, for services received at home or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC2-IDEAL provides benefits for respite care, international coverage, caregiver training, alternate services, and supportive services/specialized transportation.

LTC2-PREM is part of a nationwide series of individually underwritten policy forms which reimburses a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC2-PREM also includes a home/community-based care benefit which reimburses a maximum home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 29, 2018

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and international coverage are also provided.

LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM

For all these policies, benefit eligibility is based on the inability to perform at least two of six activities of daily living (ADLs) including bathing, continence, dressing, eating, toileting, and transferring, for a period of at least 90 days due to loss of functional capacity; or due to severe cognitive impairment.

Benefit payments commence after a specified number of days in a waiting period, selected at issue, which accumulate over the lifetime of the policy. The waiting period need not be satisfied before receiving coverage for hospice care (except LTC2-PREM) or (if covered under the policy form) respite care, needs assessment or caregiver training; however, receipt of these services does not count towards satisfying the waiting period. Waiver of premium is provided beginning on the first day of the policy month coincident with or following the day the insured becomes eligible for benefit payments (includes completion of the waiting period).

At issue, the insured had the option of choosing one of the following benefit increase riders: 5% Compound, 5% Simple, or Future Purchase (in some states, a 3% Compound Inflation Rider was also available).

At issue, the insured had the option of selecting the following riders: Nonforfeiture Coverage Rider, Return of Premium Rider, Restoration of Benefits Rider, Shared Care Rider, Home Care Elimination Period Waiver Rider (except LTC2-PREM), Indemnity Rider (LTC2-VAL only), Calendar Day Elimination Period Rider (except LTC2-FAC and LTC2-PREM), Ten Year Premium Payment Rider, (except LTC2-FAC and LTC2-PREM), Paid-up Rider, Double Pay First Year Rider or Reduced Pay at 65 Rider. A Contingent Benefits Upon Lapse Rider is attached to all policies, except those that select the Nonforfeiture Coverage Rider, for no additional premium.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated on or before April 02, 2009, because policies issued in connection with later applications were subject to a revised premium rate schedule.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 29, 2018

5. Actuarial Assumptions

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through June 30, 2016.
- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2016 and are shown in the following table:

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.00%
2	4.50%
3	4.00%
4	3.50%
5	2.50%
6	2.00%
7	1.80%
8	1.50%
9	1.30%
10	1.10%
11+	1.10%

In the year of rate increase implementation, it is assumed that an additional 4.0% of policies lapse and there is 3.0% net reduction to future premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

- c. Mortality 88% of Annuity 2000 Basic Table with selection consistent with experience.
- d. Expenses Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual inforce experience of MetLife and are deemed reasonable for these particular policy forms. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

6. Marketing Method

These policy forms were marketed by agents and brokers of MetLife.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 29, 2018

7. Underwriting Description

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

8. Premiums

Premiums are unisex, but vary by issue age, rating class, benefit period, initial daily benefit, waiting period, home and community care percentage, inflation protection option, payment method, premium mode and the selection of any other options or riders.

9. Issue Age Range

These policy forms were issued up to age 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00*AP
Semi-Annual	0.51*AP
Quarterly	0.265*AP
Monthly	0.09*AP

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2016 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2016 have been allocated to a calendar year of incurral and included in historical incurred claims.

13. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 29, 2018

14. Past and Future Policy Experience

Nationwide and Pennsylvania experience for policy form series LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM are shown in Exhibit I-A and I-B, respectively.

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.02%. Incurred but not reported reserve balances as of December 31, 2016 have been allocated to a calendar year of incurral and included in historical incurred claims.

Annual loss ratios are calculated, with and without interest, as incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2016 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.02%.

15. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2017 through 2097 are developed by multiplying each prior period's earned premium (starting with December 31, 2016 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

Each projection year claim amount is calculated by multiplying incidence, continuance and utilization factors by the policy and rider benefits on a seriatim basis.

Present and accumulated values in the lifetime projections in Exhibit I are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing were issued. The maximum valuation interest rate averages 4.02%.

The assumptions used in the projections in Exhibit I were developed from the company's LTC insurance experience.

Projections in Exhibit II provide a demonstration that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%;
2. 85% of the accumulated value of prior premium rate schedule increases;
3. Present value of future projected initial earned premium times 58%; and

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 29, 2018

4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

16. History of Previous Inforce Rate Increases

Round	Authorized %	Authorization Date	Implementation Date
1	20.00%	5/1/2013	10/1/2013
2	20.00%	4/5/2016	8/1/2016

The experience and projections in Exhibit I-A have been restated to reflect a rate level similar to that authorized in Pennsylvania on a nationwide basis.

17. Requested Rate Increase

The company is requesting an increase of 30.56% for the policy forms listed above. Corresponding rate tables reflecting the 30.56% increase are included with this filing.

The actual rates implemented may vary slightly from those filed due to implementation rounding algorithms. Also note that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated on or before April 02, 2009, because policies issued in connection with later applications were subject to a revised premium rate schedule.

18. Analysis Performed

The initial premium schedule was based on pricing assumptions believed to be appropriate, given the information available, at the time the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

- a. Incidence and continuance rates: The basis for the morbidity assumptions used in pricing was that contained in the SOA LTC valuation diskette. These were based on the results of the 1985 National Nursing Home Survey and the 1982-84 National Long Term Care Survey.

Modifications to the SOA LTC valuation assumptions were made based on the actual experience of MetLife's block of business. Additional modifications were made based on the results of an internal analysis of MetLife's Competitors' Rate Structure.

The additional modification was required due to the make-up of MetLife's block of business, which consisted of two large blocks of group business (Employer Group and Association Group). This business was issued under drastically different underwriting requirements than those that are used to issue business under this policy form.

- b. The original pricing expected voluntary termination rates varied by duration as shown in the following table:

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 29, 2018

Policy Duration	Lapse Rate
1	6.25%
2	3.50%
3-7	3.00%
8	2.50%
9	2.25%
10-12	2.00%
13-14	1.75%
15+	1.50%

- c. The original pricing expected mortality rates were equal to 105% of the Annuity 2000 Basic Mortality Table modified by Projection Scale H. There were additional modifications to reflect the selection effects of underwriting.

As part of the in-force management of its long-term care insurance business, MetLife monitors its performance by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new experience assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current experience assumptions combine to a resulting loss ratio that far exceeds both original pricing expectations and state minimum requirements.

Similar analyses were done for the prior premium rate increases. Since then, morbidity levels have been worse than that assumed in the prior rate increase.

The experience analysis, management's view of when a change to the original rate schedule may be considered, and the seriatim inforce and claim data used in developing the projections in Exhibit I and II have been relied upon by the actuary in the development of this memorandum.

19. Loss Ratio Requirement Compliance Demonstration

Projected experience assuming the increase is implemented is shown in Exhibit I. As shown in these exhibits, the expected lifetime loss ratio, both with and without the requested rate increase, exceeds the minimum loss ratio requirement.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 29, 2018

20. Average Annual Premium

The average September 30, 2017 annualized premium for all premium-paying policies before and after the current requested increases are:

Before increase: \$2,648
After current requested increase: \$3,457

The average September 30, 2017 annualized premiums for all premium-paying policies issued in Pennsylvania, before and after the current requested increases are:

Before increase: \$2,670
After current requested increase: \$3,486

21. Proposed Effective Date

This rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually) following at least a 60-day advance written notification to the policyholder.

22. Nationwide Distribution of Business as of September 30, 2017 (based on premium-paying policies in force count)

By Issue Age

Issue Age	%
<45	9%
45-49	9%
50-54	19%
55-59	28%
60-64	23%
65-69	10%
70-74	3%
75+	1%
Total	100%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 29, 2018

By Benefit Period

Benefit Period	%
2 Year	12%
3 Year	32%
4 Year	16%
5 Year	26%
7 Year	3%
Lifetime	11%
Total	100%

By Inflation Type

Inflation Type	%
Compound 3%	0%
Compound 5%	48%
Simple 5%	36%
FPO	5%
None	11%
Total	100%

By Home Care Percentage

Home Care Percentage	%
None (FC only)	1%
50%	4%
75%	5%
100%	90%
Total	100%

By Gender

Gender	%
Female	58%
Male	42%
Total	100%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 29, 2018

By Premium Payment Option

Payment Option	%
Double Pay	1%
Paid - Up	0%
Reduced Pay	1%
Standard	96%
Ten Year	2%
Total	100%

23. Number of Policyholders

As of September 30, 2017, the number of premium-paying policies inforce and premiums that will be affected by this increase are:

	Issued Before Rate		Issued On or After Rate	
	Stability Regulation Effective Date	Stability Regulation Effective Date	Stability Regulation Effective Date	Stability Regulation Effective Date
	Number of	2017	Number of	2017
	Insured	Annualized Premium	Insured	Annualized Premium
Pennsylvania	-	-	2,110	\$5,633,070
Nationwide	20,998	\$61,332,365	41,478	\$104,065,945

24. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Pennsylvania except the filing does not include the certification required for certain policies subject to your Department's long-term care Rate Stability rules. A larger rate increase would be needed in order to certify.

I further certify that:

- the analysis described in Section 18 of this memorandum was used in determining the need for a rate increase;

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 29, 2018

- the policy design, underwriting and claims adjudication practices have been taken into consideration in this rate increase request;
- the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because we are no longer marketing new business.



Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM

	Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors			
		Without Interest			Life Years	With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year	
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Infractive Rate	Disc / Ann	
Historical Experience	1998	-	-	N/A	-	-	-	-	-	-	-	-	-	-	-	4.02%	2.0730
	1999	-	-	N/A	-	-	-	-	-	-	-	-	-	-	-	4.02%	1.9929
	2000	-	-	N/A	-	-	-	-	-	-	-	-	-	-	-	4.02%	1.9159
	2001	-	-	N/A	-	-	-	-	-	-	-	-	-	-	-	4.02%	1.8419
	2002	-	-	N/A	-	-	-	-	-	-	-	-	-	-	-	4.02%	1.7707
	2003	-	-	N/A	-	-	-	-	-	-	-	-	-	-	-	4.02%	1.7023
	2004	-	-	N/A	-	-	-	-	-	-	-	-	-	-	-	4.02%	1.6365
	2005	2,725,934	-	0.0%	4,305	4,288,649	-	0.0%	-	-	-	-	-	-	-	4.02%	1.5733
	2006	35,297,008	994,404	2.8%	25,701	53,386,273	1,504,023	2.8%	-	-	-	-	-	-	-	4.02%	1.5125
	2007	92,657,347	1,120,086	1.2%	51,282	134,728,068	1,628,657	1.2%	-	-	-	-	-	-	-	4.02%	1.4540
	2008	156,992,000	3,429,002	2.2%	78,556	219,453,365	4,793,276	2.2%	-	-	-	-	-	-	-	4.02%	1.3979
	2009	194,990,792	5,244,344	2.7%	84,639	262,038,635	7,047,619	2.7%	-	-	-	-	-	-	-	4.02%	1.3439
	2010	182,330,816	6,339,207	3.5%	81,851	235,557,971	8,189,789	3.5%	-	-	-	-	-	-	-	4.02%	1.2919
	2011	175,196,682	8,241,117	4.7%	78,495	217,595,600	10,235,529	4.7%	-	-	-	-	-	-	-	4.02%	1.2420
	2012	169,491,317	15,173,330	9.0%	76,356	202,375,818	18,117,223	9.0%	-	-	-	-	-	-	-	4.02%	1.1940
	2013	166,349,178	71,859,384	7.1%	73,470	190,949,224	13,613,173	7.1%	-	-	-	-	-	-	-	4.02%	1.1479
Projected Future Experience	2014	182,423,010	15,733,531	8.6%	73,417	201,309,078	17,362,407	8.6%	-	-	-	-	-	-	-	4.02%	1.1035
	2015	177,638,417	23,065,330	13.0%	72,233	188,454,772	24,469,772	13.0%	-	-	-	-	-	-	-	4.02%	1.0609
	2016	172,581,933	24,335,170	14.1%	71,116	176,015,972	24,819,391	14.1%	-	-	-	-	-	-	-	4.02%	1.0199
	2017	183,205,478	39,279,827	21.4%	69,660	179,631,174	38,513,485	21.4%	1.4094	N/A	0.0205	N/A	0.980	0.938	4.02%	0.9805	
	2018	175,133,216	44,654,324	25.5%	68,131	165,081,451	42,091,391	25.5%	1.4393	N/A	0.0220	N/A	0.978	0.936	4.02%	0.9426	
	2019	165,492,046	50,857,476	30.7%	66,555	149,966,199	46,066,217	30.7%	1.4393	N/A	0.0231	N/A	0.977	0.935	4.02%	0.9062	
	2020	159,527,774	58,036,252	36.4%	64,932	138,975,763	50,559,424	36.4%	1.4393	N/A	0.0244	N/A	0.976	0.964	4.02%	0.8712	
	2021	154,163,538	66,436,330	43.1%	63,260	129,113,286	55,640,997	43.1%	1.4393	N/A	0.0257	N/A	0.974	0.966	4.02%	0.8375	
	2022	148,699,551	76,249,921	51.3%	61,539	119,725,160	61,392,478	51.3%	1.4393	N/A	0.0272	N/A	0.973	0.965	4.02%	0.8051	
	2023	143,090,243	87,634,698	61.2%	59,766	110,757,283	67,832,584	61.2%	1.4393	N/A	0.0288	N/A	0.971	0.962	4.02%	0.7740	
	2024	137,363,758	100,671,239	73.3%	57,942	102,216,484	74,912,483	73.3%	1.4393	N/A	0.0305	N/A	0.969	0.960	4.02%	0.7441	
	2025	131,531,697	115,353,276	87.7%	56,064	94,094,817	82,521,138	87.7%	1.4393	N/A	0.0324	N/A	0.968	0.958	4.02%	0.7154	
	2026	125,639,263	131,698,661	104.8%	54,135	86,406,649	90,573,846	104.8%	1.4393	N/A	0.0344	N/A	0.966	0.955	4.02%	0.6877	
	2027	119,645,857	149,624,920	125.1%	52,155	79,105,367	98,926,402	125.1%	1.4393	N/A	0.0366	N/A	0.963	0.952	4.02%	0.6612	
	2028	113,551,921	168,984,899	148.8%	50,128	72,175,413	107,409,497	148.8%	1.4393	N/A	0.0389	N/A	0.961	0.949	4.02%	0.6356	
	2029	107,385,655	189,636,800	176.6%	48,056	65,618,691	115,878,779	176.6%	1.4393	N/A	0.0413	N/A	0.959	0.946	4.02%	0.6111	
2030	101,192,278	211,315,983	208.8%	45,943	59,444,978	124,559,208	208.8%	1.4393	N/A	0.0440	N/A	0.956	0.942	4.02%	0.5874		
2031	94,972,731	233,521,542	245.9%	43,795	53,635,610	131,880,702	245.9%	1.4393	N/A	0.0468	N/A	0.953	0.939	4.02%	0.5647		
2032	88,748,835	255,739,706	288.2%	41,619	48,184,068	138,847,787	288.2%	1.4393	N/A	0.0497	N/A	0.950	0.934	4.02%	0.5429		
2033	82,585,792	277,595,939	336.1%	39,422	43,105,496	144,890,668	336.1%	1.4393	N/A	0.0528	N/A	0.947	0.931	4.02%	0.5219		
2034	76,507,371	298,611,574	390.3%	37,212	38,389,909	149,837,475	390.3%	1.4393	N/A	0.0560	N/A	0.944	0.926	4.02%	0.5018		
2035	70,519,609	318,215,667	451.3%	35,000	34,017,369	153,504,672	451.3%	1.4393	N/A	0.0594	N/A	0.941	0.922	4.02%	0.4824		
2036	64,684,548	335,875,966	519.3%	32,796	29,997,659	155,763,517	519.3%	1.4393	N/A	0.0630	N/A	0.937	0.917	4.02%	0.4638		
2037	59,043,278	351,252,263	594.9%	30,612	26,323,509	156,600,249	594.9%	1.4393	N/A	0.0666	N/A	0.933	0.913	4.02%	0.4458		
2038	53,608,630	363,671,515	678.4%	28,458	22,977,064	155,872,359	678.4%	1.4393	N/A	0.0704	N/A	0.930	0.908	4.02%	0.4286		
2039	48,415,853	372,657,005	769.7%	26,347	19,949,587	153,552,049	769.7%	1.4393	N/A	0.0742	N/A	0.926	0.903	4.02%	0.4120		
2040	43,492,800	378,132,044	869.4%	24,290	17,228,608	149,787,755	869.4%	1.4393	N/A	0.0781	N/A	0.922	0.898	4.02%	0.3961		
2041	38,859,158	379,951,311	977.8%	22,294	14,789,330	144,696,728	977.8%	1.4393	N/A	0.0820	N/A	0.918	0.893	4.02%	0.3808		
2042	34,533,657	378,250,202	1095.3%	20,382	12,642,950	138,479,346	1095.3%	1.4393	N/A	0.0859	N/A	0.914	0.889	4.02%	0.3661		
2043	30,522,692	373,167,162	1222.6%	18,551	10,742,743	131,339,621	1222.6%	1.4393	N/A	0.0899	N/A	0.910	0.884	4.02%	0.3520		
2044	26,829,676	364,794,183	1359.7%	16,812	9,078,085	123,431,710	1359.7%	1.4393	N/A	0.0937	N/A	0.906	0.879	4.02%	0.3384		
2045	23,460,040	353,536,146	1507.0%	15,173	7,631,222	115,000,362	1507.0%	1.4393	N/A	0.0976	N/A	0.902	0.874	4.02%	0.3253		
2046	20,402,885	339,751,855	1665.2%	13,633	6,380,334	106,246,268	1665.2%	1.4393	N/A	0.1014	N/A	0.899	0.870	4.02%	0.3127		
2047	17,652,827	323,760,210	1834.0%	12,200	5,307,043	97,333,384	1834.0%	1.4393	N/A	0.1051	N/A	0.895	0.865	4.02%	0.3006		
2048	15,188,583	306,076,296	2015.2%	10,875	4,389,774	88,461,552	2015.2%	1.4393	N/A	0.1087	N/A	0.891	0.860	4.02%	0.2890		
2049	13,001,700	287,010,842	2207.5%	9,655	3,612,530	79,746,138	2207.5%	1.4393	N/A	0.1121	N/A	0.888	0.856	4.02%	0.2779		
2050	11,069,583	267,063,005	2412.6%	8,540	2,956,489	71,336,466	2412.6%	1.4393	N/A	0.1154	N/A	0.885	0.851	4.02%	0.2671		
2051	9,386,174	246,752,706	2628.9%	7,526	2,410,310	63,364,540	2628.9%	1.4393	N/A	0.1187	N/A	0.881	0.848	4.02%	0.2568		
2052	7,925,705	225,340,829	2855.8%	6,609	1,956,630	55,877,089	2855.8%	1.4393	N/A	0.1218	N/A	0.878	0.845	4.02%	0.2469		
2053	6,664,252	206,168,455	3093.6%	5,785	1,581,644	48,930,493	3093.6%	1.4393	N/A	0.1248	N/A	0.875	0.841	4.02%	0.2373		
2054	5,582,464	186,563,291	3342.0%	5,049	1,273,708	42,566,709	3342.0%	1.4393	N/A	0.1273	N/A	0.873	0.838	4.02%	0.2282		
2055	4,658,971	167,696,529	3599.4%	4,393	1,021,928	36,783,619	3599.4%	1.4393	N/A	0.1298	N/A	0.870	0.835	4.02%	0.2193		
2056	3,873,342	149,866,272	3869.2%	3,812	816,775	31,602,452	3869.2%	1.4393	N/A	0.1322	N/A	0.868	0.831	4.02%	0.2109		
2057	3,211,522	133,326,867	4151.5%	3,298	651,050	27,028,445	4151.5%	1.4393	N/A	0.1349	N/A	0.865	0.829	4.02%	0.2027		
2058	2,655,197	117,979,009	4443.3%	2,848	517,472	22,992,947	4443.3%	1.4393	N/A	0.1364	N/A	0.864	0.827	4.02%	0.1949		
2059	2,189,644	103,956,441	4747.6%	2,455	410,251	19,477,257	4747.6%	1.4393	N/A	0.1380	N/A	0.862	0.825	4.02%	0.1874		
2060	1,802,308	91,265,250	5063.8%	2,113	324,632	16,438,733	5063.8%	1.4393	N/A	0.1395	N/A	0.861	0.823	4.02%	0.1801		
2061	1,480,242	79,823,039	5392.6%	1,815	256,320	13,822,215	5392.6%	1.4393	N/A	0.1411	N/A	0.859	0.821	4.02%	0.1732		
2062	1,213,302	69,604,950	5736.8%	1,556	201,978	11,587,134	5736.8%	1.4393	N/A	0.1425	N/A	0.858	0.820	4.02%	0.1665		
2063	992,784	60,583,918	6102.4%	1,332	158,883	9,605,713	6102.4%	1.4393	N/A	0.1440	N/A	0.856	0.818	4.02%	0.1600		
2064	810,733	52,607,668	6488.9%	1,139	124,735	8,093,902	6488.9%	1.4393	N/A	0.1451	N/A	0.855	0.817	4.02%	0.1539		
2065	661,240	45,569,187	6891.5%	972	97,804	6,740,105	6891.5%	1.4393	N/A	0.1463	N/A	0.854	0.816	4.02%	0.1479		
2066	538,516	39,3															

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 30.56% Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM

		Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
Calendar Year		Without Interest			Life Years	With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency		
Historical Experience	1998	-	-	N/A	-	-	-	-	N/A						4.02%	2.0730
	1999	-	-	N/A	-	-	-	-	N/A						4.02%	1.9929
	2000	-	-	N/A	-	-	-	-	N/A						4.02%	1.9159
	2001	-	-	N/A	-	-	-	-	N/A						4.02%	1.8419
	2002	-	-	N/A	-	-	-	-	N/A						4.02%	1.7707
	2003	-	-	N/A	-	-	-	-	N/A						4.02%	1.7023
	2004	-	-	N/A	-	-	-	-	N/A						4.02%	1.6365
	2005	2,725,934	-	0.0%	4,305	4,288,649	-	0.0%							4.02%	1.5733
	2006	35,297,008	994,404	2.8%	25,701	53,386,273	1,504,023	2.8%							4.02%	1.5125
	2007	92,657,347	1,120,086	1.2%	51,282	134,728,068	1,628,657	1.2%							4.02%	1.4540
	2008	156,992,000	3,429,335	2.2%	78,556	219,453,365	4,793,276	2.2%							4.02%	1.3979
	2009	194,990,792	5,244,344	2.7%	84,639	262,038,635	7,047,619	2.7%							4.02%	1.3439
	2010	182,330,816	6,339,207	3.5%	81,851	235,557,971	8,189,789	3.5%							4.02%	1.2919
	2011	175,196,682	8,241,117	4.7%	78,495	217,595,600	10,235,529	4.7%							4.02%	1.2420
	2012	169,491,317	15,173,330	9.0%	76,356	202,375,618	18,117,223	9.0%							4.02%	1.1940
	2013	166,349,178	11,859,384	7.1%	73,470	190,949,224	13,613,173	7.1%							4.02%	1.1479
	2014	182,423,010	15,733,531	8.6%	73,417	201,309,078	17,362,407	8.6%							4.02%	1.1035
2015	177,638,417	23,065,330	13.0%	72,233	188,454,772	24,469,772	13.0%							4.02%	1.0609	
2016	172,581,933	24,335,170	14.1%	71,116	176,015,972	24,819,391	14.1%							4.02%	1.0199	
Projected Future Experience	2017	183,205,478	39,279,827	21.4%	69,660	179,631,174	38,513,485	21.4%	1.4094	1.0000	0.0205	1.0000	0.980	0.938	4.02%	0.9805
	2018	188,901,564	43,586,161	23.1%	67,194	178,059,565	41,084,535	23.1%	1.5905	0.9897	0.0354	0.9863	0.965	0.936	4.02%	0.9426
	2019	200,749,203	47,406,243	23.6%	63,930	181,915,661	42,958,766	23.6%	1.8731	0.9704	0.0486	0.9606	0.951	0.945	4.02%	0.9062
	2020	193,949,835	54,043,358	27.9%	62,334	168,963,220	47,080,936	27.9%	1.8792	0.9700	0.0250	0.9600	0.975	0.964	4.02%	0.8712
	2021	187,428,132	61,865,511	33.0%	60,730	156,972,669	51,812,896	33.0%	1.8792	0.9700	0.0257	0.9600	0.974	0.966	4.02%	0.8375
	2022	180,785,155	71,003,926	39.3%	59,077	145,558,823	57,168,676	39.3%	1.8792	0.9700	0.0272	0.9600	0.973	0.965	4.02%	0.8051
	2023	173,965,500	81,605,430	46.9%	57,376	134,655,905	63,165,703	46.9%	1.8792	0.9700	0.0288	0.9600	0.971	0.962	4.02%	0.7740
	2024	167,003,364	93,745,058	55.1%	55,624	124,272,217	69,576,504	55.1%	1.8792	0.9700	0.0305	0.9600	0.969	0.960	4.02%	0.7444
	2025	159,912,912	107,416,982	67.2%	53,822	114,398,100	76,843,684	67.2%	1.8792	0.9700	0.0324	0.9600	0.968	0.958	4.02%	0.7154
	2026	152,749,040	122,637,700	80.3%	51,970	105,051,020	84,342,366	80.3%	1.8792	0.9700	0.0344	0.9600	0.966	0.955	4.02%	0.6877
	2027	145,462,408	139,330,725	95.8%	50,069	96,174,305	92,120,266	95.8%	1.8792	0.9700	0.0366	0.9600	0.963	0.952	4.02%	0.6612
	2028	138,053,556	157,358,738	114.0%	48,123	87,749,042	100,019,724	114.0%	1.8792	0.9700	0.0389	0.9600	0.961	0.949	4.02%	0.6356
	2029	130,556,764	176,589,788	135.3%	46,133	79,777,545	107,906,319	135.3%	1.8792	0.9700	0.0413	0.9600	0.959	0.946	4.02%	0.6111
	2030	123,027,013	196,777,350	159.9%	44,105	72,271,701	115,966,026	159.9%	1.8792	0.9700	0.0440	0.9600	0.956	0.942	4.02%	0.5874
	2031	115,465,446	217,455,260	188.3%	42,043	65,208,819	122,807,309	188.3%	1.8792	0.9700	0.0468	0.9600	0.953	0.939	4.02%	0.5647
	2032	107,898,590	238,144,814	220.7%	39,954	58,580,972	129,295,060	220.7%	1.8792	0.9700	0.0497	0.9600	0.950	0.934	4.02%	0.5429
	2033	100,405,718	258,497,338	257.5%	37,845	52,406,572	134,922,190	257.5%	1.8792	0.9700	0.0528	0.9600	0.947	0.931	4.02%	0.5219
	2034	93,015,727	278,067,098	298.9%	35,724	46,673,481	139,528,657	298.9%	1.8792	0.9700	0.0560	0.9600	0.944	0.926	4.02%	0.5018
	2035	85,734,086	296,322,243	345.6%	33,600	41,357,457	142,935,550	345.6%	1.8792	0.9700	0.0594	0.9600	0.941	0.922	4.02%	0.4824
	2036	78,641,838	312,767,899	397.7%	31,485	36,470,395	145,046,987	397.7%	1.8792	0.9700	0.0630	0.9600	0.937	0.917	4.02%	0.4638
	2037	71,783,325	327,086,107	455.7%	29,387	32,003,457	145,826,152	455.7%	1.8792	0.9700	0.0666	0.9600	0.933	0.913	4.02%	0.4458
	2038	65,176,018	338,650,915	519.6%	27,320	27,934,934	145,148,341	519.6%	1.8792	0.9700	0.0704	0.9600	0.930	0.908	4.02%	0.4286
	2039	58,862,770	347,018,203	589.5%	25,293	24,254,204	142,987,668	589.5%	1.8792	0.9700	0.0742	0.9600	0.926	0.903	4.02%	0.4120
	2040	52,877,447	352,116,559	665.9%	23,318	20,946,106	139,462,357	665.9%	1.8792	0.9700	0.0781	0.9600	0.922	0.898	4.02%	0.3961
	2041	47,243,981	353,819,973	748.9%	21,406	17,991,436	134,741,593	748.9%	1.8792	0.9700	0.0820	0.9600	0.918	0.893	4.02%	0.3809
	2042	41,985,148	352,226,588	838.9%	19,567	15,370,979	128,951,967	838.9%	1.8792	0.9700	0.0859	0.9600	0.914	0.889	4.02%	0.3661
	2043	37,108,717	347,493,261	936.4%	17,809	13,060,755	122,303,455	936.4%	1.8792	0.9700	0.0899	0.9600	0.910	0.884	4.02%	0.3520
	2044	32,618,841	339,696,343	1041.4%	16,139	11,036,907	114,939,609	1041.4%	1.8792	0.9700	0.0937	0.9600	0.906	0.879	4.02%	0.3384
	2045	28,522,124	329,212,859	1154.2%	14,564	9,277,847	107,088,328	1154.2%	1.8792	0.9700	0.0976	0.9600	0.902	0.874	4.02%	0.3253
	2046	24,805,311	316,376,927	1275.4%	13,087	7,757,049	98,936,525	1275.4%	1.8792	0.9700	0.1014	0.9600	0.899	0.870	4.02%	0.3127
	2047	21,461,861	301,485,607	1404.8%	11,712	6,452,169	90,636,848	1404.8%	1.8792	0.9700	0.1051	0.9600	0.895	0.865	4.02%	0.3006
	2048	18,465,895	285,018,247	1543.5%	10,439	5,336,976	82,375,397	1543.5%	1.8792	0.9700	0.1087	0.9600	0.891	0.860	4.02%	0.2890
	2049	15,807,138	267,264,496	1690.8%	9,269	4,392,023	74,259,604	1690.8%	1.8792	0.9700	0.1121	0.9600	0.888	0.856	4.02%	0.2779
	2050	13,458,119	248,689,070	1847.9%	8,198	3,594,862	66,428,518	1847.9%	1.8792	0.9700	0.1154	0.9600	0.885	0.851	4.02%	0.2671
	2051	11,411,473	229,776,119	2013.6%	7,225	2,930,394	59,005,060	2013.6%	1.8792	0.9700	0.1187	0.9600	0.881	0.848	4.02%	0.2568
	2052	9,635,871	210,768,580	2187.3%	6,345	2,378,822	52,032,745	2187.3%	1.8792	0.9700	0.1218	0.9600	0.878	0.842	4.02%	0.2469
	2053	8,102,229	191,984,065	2369.5%	5,553	1,922,923	45,564,075	2369.5%	1.8792	0.9700	0.1248	0.9600	0.875	0.841	4.02%	0.2373
	2054	6,787,019	173,727,737	2559.7%	4,847	1,548,542	39,638,119	2559.7%	1.8792	0.9700	0.1273	0.9600	0.873	0.838	4.02%	0.2282
	2055	5,664,259	156,159,008	2756.9%	4,218	1,242,434	34,252,906	2756.9%	1.8792	0.9700	0.1298	0.9600	0.870	0.835	4.02%	0.2193
	2056	4,709,111	139,555,473	2963.5%	3,660	993,015	29,428,204	2963.5%	1.8792	0.9700	0.1322	0.9600	0.868	0.831	4.02%	0.2109
	2057	3,904,487	124,153,979	3178.8%	3,166	791,530	25,168,888	3178.8%	1.8792	0.9700	0.1349	0.9600	0.865	0.829	4.02%	0.2027
	2058	3,228,122	109,862,053	3403.3%	2,734	628,129	21,411,032	3403.3%	1.8792	0.9700	0.1364	0.9600	0.864	0.827	4.02%	0.1949
	2059	2,662,113	96,804,238	3636.4%	2,357	498,773	18,137,222	3636.4%	1.8792	0.9700	0.1380	0.9600	0.862	0.825	4.02%	0.1874
	2060	2,191,200	84,986,201	3878.5%	2,028	394,680	15,307,748	3878.5%	1.8792	0.9700	0.1395	0.9600	0.861	0.823	4.02%	0.1801
	2061	1,799,641	74,331,214	4130.3%	1,742	311,627	12,871,247	4130.3%	1.8792	0.9700	0.1411	0.9600	0.859	0.821	4.02%	0.1732
	2062	1,475,102	64,816,130	4394.0%	1,494	245,560	10,789,939	4394.0%	1.8792	0.9700	0.1425	0.9600	0.858	0.820	4.02%	0.1665
	2063	1,207,001	56,415,745	4674.0%	1,279	192,166	9,028,648	4674.0%	1.8792	0.9700	0.1440	0.9600	0.856	0.818	4.02%	0.1592
2064	985,669	48,988,260	4970.1%	1,093	151,649	7,527,042	4970.1%	1								

Exhibit II-A
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM

1	Accumulated value of initial earned premium	1,988,109,154	x	58%	=	1,153,103,310
2a	Accumulated value of earned premium	2,086,153,223				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	98,044,068	x	85%	=	83,337,458
3	Present value of future projected initial earned premium	1,375,371,972	x	58%	=	797,715,744
4a	Present value of future projected premium	2,340,321,577				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	964,949,605	x	85%	=	820,207,164
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					2,854,363,676
6a	Accumulated value of incurred claims without the inclusion of active life reserves					131,780,859
6b	Present value of future projected incurred claims without the inclusion of active life reserves					3,812,880,914
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					3,944,661,773
8	Test: 7 is not less than 5					TRUE

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM

		Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest				With Interest			Premium		Persistence Factors				Calendar Year	
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence	Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.02%	2.0730
	1999	-	-	N/A	-	-	-	N/A							4.02%	1.9929
	2000	-	-	N/A	-	-	-	N/A							4.02%	1.9159
	2001	-	-	N/A	-	-	-	N/A							4.02%	1.8419
	2002	-	-	N/A	-	-	-	N/A							4.02%	1.7707
	2003	-	-	N/A	-	-	-	N/A							4.02%	1.7023
	2004	-	-	N/A	-	-	-	N/A							4.02%	1.6365
	2005	-	-	N/A	-	-	-	N/A							4.02%	1.5733
	2006	581,154	-	0.0%	672	878,989	-	0.0%							4.02%	1.5125
	2007	2,481,400	8,959	0.4%	1,706	3,608,070	13,027	0.4%							4.02%	1.4540
	2008	4,451,399	-	0.0%	2,626	6,222,447	-	0.0%							4.02%	1.3979
	2009	5,803,504	-	0.0%	2,906	7,799,047	-	0.0%							4.02%	1.3439
	2010	5,629,197	78,736	1.4%	2,801	7,272,507	101,721	1.4%							4.02%	1.2919
	2011	5,384,033	256,543	4.8%	2,700	6,687,009	318,629	4.8%							4.02%	1.2420
	2012	5,168,764	227,895	4.4%	2,594	6,171,595	272,110	4.4%							4.02%	1.1940
	2013	4,806,846	7,979	0.2%	2,467	5,517,692	9,159	0.2%							4.02%	1.1479
Projected Future Experience	2014	5,328,766	375,183	7.0%	2,502	5,880,448	414,026	7.0%							4.02%	1.1035
	2015	5,305,303	953,612	18.0%	2,459	5,628,342	1,011,677	18.0%							4.02%	1.0609
	2016	5,140,653	391,987	7.6%	2,433	5,242,941	399,787	7.6%							4.02%	1.0199
	2017	5,406,153	1,174,672	21.7%	2,384	5,300,680	1,151,754	21.7%	1.4094	N/A	0.0202	N/A	0.980	0.929	4.02%	0.9805
	2018	5,378,318	1,322,860	24.6%	2,332	5,069,629	1,246,935	24.6%	1.4393	N/A	0.0217	N/A	0.978	0.974	4.02%	0.9426
	2019	5,231,181	1,505,612	28.8%	2,279	4,740,411	1,364,361	28.8%	1.4393	N/A	0.0227	N/A	0.977	0.973	4.02%	0.9062
	2020	5,079,527	1,719,586	33.9%	2,224	4,425,130	1,498,051	33.9%	1.4393	N/A	0.0240	N/A	0.976	0.971	4.02%	0.8712
	2021	4,923,242	1,972,176	40.1%	2,168	4,123,258	1,651,714	40.1%	1.4393	N/A	0.0253	N/A	0.975	0.969	4.02%	0.8375
	2022	4,762,381	2,270,689	47.7%	2,110	3,834,422	1,828,241	47.7%	1.4393	N/A	0.0268	N/A	0.974	0.967	4.02%	0.8051
	2023	4,596,395	2,618,196	57.0%	2,050	3,557,784	2,026,583	57.0%	1.4393	N/A	0.0284	N/A	0.972	0.965	4.02%	0.7740
	2024	4,425,630	3,019,573	68.2%	1,988	3,293,244	2,246,954	68.2%	1.4393	N/A	0.0301	N/A	0.970	0.963	4.02%	0.7441
	2025	4,250,124	3,476,611	81.6%	1,925	3,040,443	2,487,089	81.6%	1.4393	N/A	0.0320	N/A	0.968	0.960	4.02%	0.7154
	2026	4,070,050	3,885,390	97.9%	1,859	2,799,120	2,740,897	97.9%	1.4393	N/A	0.0340	N/A	0.966	0.958	4.02%	0.6877
	2027	3,885,731	4,550,019	117.1%	1,792	2,569,100	3,008,303	117.1%	1.4393	N/A	0.0362	N/A	0.964	0.955	4.02%	0.6612
	2028	3,697,713	5,162,712	139.6%	1,723	2,350,322	3,281,502	139.6%	1.4393	N/A	0.0385	N/A	0.962	0.952	4.02%	0.6356
	2029	3,506,416	5,817,464	165.9%	1,653	2,142,618	3,554,798	165.9%	1.4393	N/A	0.0410	N/A	0.959	0.948	4.02%	0.6111
2030	3,312,582	6,520,603	196.8%	1,581	1,945,962	3,830,501	196.8%	1.4393	N/A	0.0436	N/A	0.956	0.945	4.02%	0.5874	
2031	3,116,945	7,243,352	232.4%	1,507	1,760,287	4,090,665	232.4%	1.4393	N/A	0.0464	N/A	0.954	0.941	4.02%	0.5647	
2032	2,920,466	7,970,476	272.9%	1,433	1,585,598	4,327,380	272.9%	1.4393	N/A	0.0494	N/A	0.951	0.937	4.02%	0.5429	
2033	2,724,136	8,690,564	319.0%	1,358	1,421,858	4,536,023	319.0%	1.4393	N/A	0.0525	N/A	0.947	0.933	4.02%	0.5219	
2034	2,529,114	9,385,347	371.1%	1,282	1,269,060	4,709,384	371.1%	1.4393	N/A	0.0558	N/A	0.944	0.928	4.02%	0.5018	
2035	2,336,566	10,040,398	428.7%	1,206	1,127,141	4,843,110	429.7%	1.4393	N/A	0.0592	N/A	0.941	0.924	4.02%	0.4824	
2036	2,147,713	10,624,270	494.7%	1,130	996,009	4,927,038	494.7%	1.4393	N/A	0.0628	N/A	0.937	0.919	4.02%	0.4638	
2037	1,963,655	11,131,389	566.9%	1,055	875,464	4,962,753	566.9%	1.4393	N/A	0.0665	N/A	0.934	0.914	4.02%	0.4458	
2038	1,785,608	11,543,449	646.5%	981	765,325	4,947,609	646.5%	1.4393	N/A	0.0702	N/A	0.930	0.909	4.02%	0.4286	
2039	1,614,906	11,834,844	732.9%	908	665,417	4,876,507	732.9%	1.4393	N/A	0.0741	N/A	0.926	0.904	4.02%	0.4120	
2040	1,452,368	12,017,118	827.4%	838	575,320	4,760,287	827.4%	1.4393	N/A	0.0779	N/A	0.922	0.899	4.02%	0.3961	
2041	1,298,766	12,079,609	930.1%	769	494,596	4,600,152	930.1%	1.4393	N/A	0.0818	N/A	0.918	0.894	4.02%	0.3808	
2042	1,154,821	12,023,660	1041.2%	703	422,786	4,401,924	1041.2%	1.4393	N/A	0.0858	N/A	0.914	0.889	4.02%	0.3661	
2043	1,020,890	11,860,358	1161.8%	640	359,312	4,174,362	1161.8%	1.4393	N/A	0.0896	N/A	0.910	0.884	4.02%	0.3520	
2044	897,225	11,592,735	1292.1%	580	303,585	3,922,516	1292.1%	1.4393	N/A	0.0935	N/A	0.907	0.879	4.02%	0.3384	
2045	783,868	11,223,592	1431.8%	524	254,981	3,650,877	1431.8%	1.4393	N/A	0.0973	N/A	0.903	0.874	4.02%	0.3253	
2046	680,756	10,761,113	1580.8%	471	212,884	3,365,186	1580.8%	1.4393	N/A	0.1009	N/A	0.899	0.868	4.02%	0.3127	
2047	587,598	10,224,075	1740.0%	422	176,652	3,073,706	1740.0%	1.4393	N/A	0.1046	N/A	0.895	0.863	4.02%	0.3006	
2048	503,893	9,621,492	1909.4%	376	145,634	2,780,784	1909.4%	1.4393	N/A	0.1080	N/A	0.892	0.858	4.02%	0.2890	
2049	429,646	8,965,184	2086.6%	334	119,377	2,490,982	2086.6%	1.4393	N/A	0.1113	N/A	0.889	0.853	4.02%	0.2779	
2050	364,141	8,282,743	2274.6%	296	97,268	2,212,443	2274.6%	1.4393	N/A	0.1146	N/A	0.885	0.848	4.02%	0.2671	
2051	306,963	7,592,494	2473.4%	261	78,826	1,949,705	2473.4%	1.4393	N/A	0.1176	N/A	0.882	0.843	4.02%	0.2568	
2052	257,460	6,908,135	2683.2%	230	63,559	1,705,421	2683.2%	1.4393	N/A	0.1207	N/A	0.879	0.839	4.02%	0.2469	
2053	214,829	6,244,482	2906.7%	201	50,986	1,482,019	2906.7%	1.4393	N/A	0.1234	N/A	0.877	0.834	4.02%	0.2373	
2054	178,367	5,601,821	3140.6%	176	40,697	1,278,124	3140.6%	1.4393	N/A	0.1255	N/A	0.874	0.830	4.02%	0.2282	
2055	147,358	4,985,379	3383.2%	153	32,322	1,093,525	3383.2%	1.4393	N/A	0.1279	N/A	0.872	0.826	4.02%	0.2193	
2056	121,132	4,403,061	3634.9%	134	25,543	928,478	3634.9%	1.4393	N/A	0.1297	N/A	0.870	0.822	4.02%	0.2109	
2057	99,108	3,866,392	3903.2%	116	20,091	784,213	3903.2%	1.4393	N/A	0.1325	N/A	0.867	0.818	4.02%	0.2027	
2058	80,715	3,372,247	4178.0%	100	15,731	657,218	4178.0%	1.4393	N/A	0.1338	N/A	0.866	0.814	4.02%	0.1949	
2059	65,500	2,922,886	4462.4%	87	12,272	547,631	4462.4%	1.4393	N/A	0.1348	N/A	0.865	0.811	4.02%	0.1874	
2060	52,978	2,522,550	4761.5%	75	9,542	454,363	4761.5%	1.4393	N/A	0.1360	N/A	0.864	0.809	4.02%	0.1801	
2061	42,680	2,163,171	5068.3%	65	7,391	374,576	5068.3%	1.4393	N/A	0.1378	N/A	0.862	0.806	4.02%	0.1732	
2062	34,261	1,847,823	5393.3%	56	5,703	307,607	5393.3%	1.4393	N/A	0.1396	N/A	0.860	0.803	4.02%	0.1665	
2063	27,404	1,574,709	5746.3%	48	4,386	252,013	5746.3%	1.4393	N/A	0.1416	N/A	0.858	0.800	4.02%	0.1600	
2064	21,838	1,334,829	6112.4%	41	3,360	205,369	6112.4%	1.4393	N/A	0.1428	N/A	0.857	0.797	4.02%	0.1539	
2065	17,371	1,129,689	6503.2%	35	2,569	167,091	6503.2%	1.4393	N/A	0.1436	N/A	0.856	0.795	4.02%	0.1479	
2066	13,775	956,061	6940.7%	30	1,959	135,946	6940.7%	1.4393	N/A	0.1463	N/A	0.854	0.793	4.02%	0.1422	
2067	10,888	809,665	7436.6%	25	1,488	110,681	7436.6%	1.4393	N/A	0.1490	N/A	0.851	0.790	4.02%	0.1367	
2068	8,599	685,009	7965.8%	22	1,130	90,023	7965.8%	1.4393	N/A	0.1511	N/A	0.849	0.790	4.02%	0.1314	
2069	6,747	577,077	8532.1%	18	855	72,865	8532.1%	1.4393	N/A	0.1537	N/A	0.847	0.787	4.02%	0.1267	
2070	5,310	484,362	9121.4%	15	645	58,830	9121.4%	1.4393	N/A	0.1550	N/A	0.845	0.784	4.02%	0.1215	
2071	4,144	403,659	9741.9%	13	484	47,133	9741.9%	1.4393	N/A	0.1602	N/A	0.840	0.778	4.02%		

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 30.56% Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM

Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors			
	Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A						4.02%	2.0730	
	1999	-	-	N/A	-	-	-	N/A						4.02%	1.9929	
	2000	-	-	N/A	-	-	-	N/A						4.02%	1.9159	
	2001	-	-	N/A	-	-	-	N/A						4.02%	1.8419	
	2002	-	-	N/A	-	-	-	N/A						4.02%	1.7707	
	2003	-	-	N/A	-	-	-	N/A						4.02%	1.7023	
	2004	-	-	N/A	-	-	-	N/A						4.02%	1.6365	
	2005	-	-	N/A	-	-	-	N/A						4.02%	1.5733	
	2006	581,154	-	0.0%	672	878,989	-	0.0%						4.02%	1.5125	
	2007	2,461,400	8,959	0.4%	1,706	3,608,070	13,027	0.4%						4.02%	1.4540	
	2008	4,451,399	-	0.0%	2,656	6,222,447	-	0.0%						4.02%	1.3979	
	2009	5,803,504	-	0.0%	2,906	7,799,047	-	0.0%						4.02%	1.3439	
	2010	5,629,197	78,736	1.4%	2,801	7,272,507	101,721	1.4%						4.02%	1.2919	
	2011	5,384,033	256,543	4.8%	2,700	6,687,009	318,629	4.8%						4.02%	1.2420	
	2012	5,168,764	227,895	4.4%	2,594	6,171,595	272,110	4.4%						4.02%	1.1940	
	2013	4,806,846	7,979	0.2%	2,467	5,517,592	9,159	0.2%						4.02%	1.1479	
Projected Future Experience	2014	5,328,766	375,183	7.0%	2,502	5,880,448	414,026	7.0%						4.02%	1.1035	
	2015	5,305,303	953,612	18.0%	2,459	5,628,342	1,011,677	18.0%						4.02%	1.0609	
	2016	5,140,653	391,987	7.6%	2,433	5,242,941	399,787	7.6%						4.02%	1.0199	
	2017	5,406,153	1,174,672	21.7%	2,384	5,300,680	1,151,754	21.7%	1.4094	1.0000	0.0202	1.0000	0.980	0.929	4.02%	0.9805
	2018	5,801,142	1,291,217	22.3%	2,300	5,468,186	1,217,107	22.3%	1.5905	0.9897	0.0351	0.9863	0.965	0.974	4.02%	0.9426
	2019	6,345,655	1,403,440	22.1%	2,189	5,750,329	1,271,775	22.1%	1.8731	0.9704	0.0482	0.9606	0.952	0.973	4.02%	0.9062
	2020	6,175,561	1,601,278	25.9%	2,136	5,379,961	1,384,985	25.9%	1.8792	0.9700	0.0245	0.9600	0.975	0.971	4.02%	0.8712
	2021	5,985,554	1,836,490	30.7%	2,081	5,012,952	1,538,077	30.7%	1.8792	0.9700	0.0253	0.9600	0.975	0.969	4.02%	0.8375
	2022	5,789,983	2,114,466	36.5%	2,026	4,661,793	1,702,458	36.5%	1.8792	0.9700	0.0268	0.9600	0.973	0.967	4.02%	0.8051
	2023	5,588,180	2,438,064	43.6%	1,968	4,325,464	1,887,154	43.6%	1.8792	0.9700	0.0284	0.9600	0.972	0.965	4.02%	0.7740
	2024	5,380,569	2,811,626	52.3%	1,909	4,003,842	2,092,942	52.3%	1.8792	0.9700	0.0301	0.9600	0.970	0.963	4.02%	0.7441
	2025	5,167,193	3,237,420	62.7%	1,848	3,696,494	2,315,977	62.7%	1.8792	0.9700	0.0320	0.9600	0.968	0.960	4.02%	0.7154
	2026	4,948,264	3,711,195	75.0%	1,785	3,403,100	2,552,323	75.0%	1.8792	0.9700	0.0340	0.9600	0.966	0.958	4.02%	0.6877
	2027	4,724,173	4,236,978	89.7%	1,721	3,123,447	2,801,331	89.7%	1.8792	0.9700	0.0362	0.9600	0.964	0.955	4.02%	0.6612
	2028	4,495,586	4,807,517	106.9%	1,654	2,857,466	3,055,735	106.9%	1.8792	0.9700	0.0385	0.9600	0.962	0.952	4.02%	0.6356
	2029	4,263,012	5,417,222	127.1%	1,587	2,604,941	3,310,228	127.1%	1.8792	0.9700	0.0410	0.9600	0.959	0.948	4.02%	0.6111
	2030	4,027,354	6,071,986	150.8%	1,517	2,365,852	3,566,852	150.8%	1.8792	0.9700	0.0436	0.9600	0.956	0.945	4.02%	0.5874
	2031	3,789,503	6,745,009	178.0%	1,447	2,140,112	3,809,227	178.0%	1.8792	0.9700	0.0464	0.9600	0.954	0.941	4.02%	0.5647
	2032	3,550,629	7,422,107	209.0%	1,376	1,927,729	4,029,656	209.0%	1.8792	0.9700	0.0494	0.9600	0.951	0.937	4.02%	0.5429
	2033	3,311,936	8,092,653	244.3%	1,303	1,728,658	4,223,945	244.3%	1.8792	0.9700	0.0525	0.9600	0.947	0.933	4.02%	0.5219
	2034	3,074,833	8,739,635	284.2%	1,231	1,542,891	4,385,379	284.2%	1.8792	0.9700	0.0558	0.9600	0.944	0.928	4.02%	0.5018
	2035	2,840,738	9,449,618	329.1%	1,158	1,370,260	4,510,133	329.1%	1.8792	0.9700	0.0592	0.9600	0.941	0.924	4.02%	0.4824
	2036	2,611,135	9,893,320	378.9%	1,085	1,210,922	4,598,058	378.9%	1.8792	0.9700	0.0628	0.9600	0.937	0.919	4.02%	0.4638
	2037	2,387,362	10,365,549	434.2%	1,013	1,064,367	4,621,316	434.2%	1.8792	0.9700	0.0665	0.9600	0.934	0.914	4.02%	0.4458
	2038	2,170,897	10,749,260	495.2%	942	930,463	4,607,214	495.2%	1.8792	0.9700	0.0702	0.9600	0.930	0.909	4.02%	0.4286
	2039	1,963,362	11,020,606	561.3%	872	808,997	4,541,003	561.3%	1.8792	0.9700	0.0741	0.9600	0.926	0.904	4.02%	0.4120
	2040	1,765,752	11,190,341	633.7%	804	699,459	4,432,780	633.7%	1.8792	0.9700	0.0779	0.9600	0.922	0.899	4.02%	0.3961
	2041	1,579,007	11,248,532	712.4%	738	601,317	4,283,662	712.4%	1.8792	0.9700	0.0818	0.9600	0.918	0.894	4.02%	0.3808
	2042	1,404,003	11,196,432	797.5%	675	514,013	4,099,071	797.5%	1.8792	0.9700	0.0858	0.9600	0.914	0.889	4.02%	0.3661
	2043	1,241,172	11,044,365	889.8%	614	436,842	3,887,166	889.8%	1.8792	0.9700	0.0896	0.9600	0.910	0.884	4.02%	0.3520
	2044	1,090,823	10,795,155	989.6%	557	369,091	3,652,647	989.6%	1.8792	0.9700	0.0935	0.9600	0.907	0.879	4.02%	0.3384
	2045	953,007	10,451,409	1096.7%	503	310,000	3,399,697	1096.7%	1.8792	0.9700	0.0973	0.9600	0.903	0.874	4.02%	0.3253
	2046	827,646	10,020,748	1210.8%	452	258,819	3,133,661	1210.8%	1.8792	0.9700	0.1009	0.9600	0.899	0.868	4.02%	0.3127
	2047	714,387	9,520,659	1332.7%	405	214,769	2,862,235	1332.7%	1.8792	0.9700	0.1046	0.9600	0.895	0.863	4.02%	0.3006
	2048	612,620	8,959,534	1462.5%	361	177,058	2,589,466	1462.5%	1.8792	0.9700	0.1080	0.9600	0.892	0.858	4.02%	0.2890
	2049	522,353	8,348,379	1598.2%	321	145,136	2,319,602	1598.2%	1.8792	0.9700	0.1113	0.9600	0.889	0.853	4.02%	0.2779
	2050	442,714	7,712,891	1742.2%	284	118,255	2,060,227	1742.2%	1.8792	0.9700	0.1146	0.9600	0.885	0.848	4.02%	0.2671
	2051	373,198	7,070,130	1894.5%	251	95,835	1,815,565	1894.5%	1.8792	0.9700	0.1176	0.9600	0.882	0.843	4.02%	0.2568
	2052	313,013	6,432,856	2055.1%	220	77,274	1,588,088	2055.1%	1.8792	0.9700	0.1207	0.9600	0.879	0.839	4.02%	0.2469
	2053	261,183	5,814,861	2226.4%	193	61,987	1,380,056	2226.4%	1.8792	0.9700	0.1234	0.9600	0.877	0.834	4.02%	0.2373
	2054	216,854	5,216,415	2405.5%	169	49,478	1,190,189	2405.5%	1.8792	0.9700	0.1255	0.9600	0.874	0.830	4.02%	0.2282
	2055	179,154	4,642,385	2591.3%	147	39,297	1,018,290	2591.3%	1.8792	0.9700	0.1279	0.9600	0.872	0.826	4.02%	0.2193
	2056	147,269	4,100,130	2784.1%	128	31,055	864,599	2784.1%	1.8792	0.9700	0.1297	0.9600	0.870	0.822	4.02%	0.2109
	2057	120,493	3,602,247	2989.6%	111	24,427	730,259	2989.6%	1.8792	0.9700	0.1325	0.9600	0.867	0.818	4.02%	0.2027
	2058	98,131	3,140,236	3200.0%	96	19,125	612,001	3200.0%	1.8792	0.9700	0.1338	0.9600	0.866	0.814	4.02%	0.1949
	2059	79,633	2,721,791	3417.9%	83	14,920	509,954	3417.9%	1.8792	0.9700	0.1348	0.9600	0.865	0.811	4.02%	0.1874
	2060	64,409	2,348,999	3647.0%	72	11,601	423,103	3647.0%	1.8792	0.9700	0.1360	0.9600	0.864	0.809	4.02%	0.1801
	2061	51,890	2,014,345	3882.0%	62	8,985	348,805	3882.0%	1.8792	0.9700	0.1378	0.9600	0.862	0.806	4.02%	0.1732
	2062	41,654	1,720,693	4130.9%	53	6,934	286,444	4130.9%	1.8792	0.9700	0.1396	0.9600	0.860	0.803	4.02%	0.1665
	2063	33,317	1,466,369	4401.3%	46	5,332	234,674	4401.3%	1.8792	0.9700	0.1416	0.9600	0.858	0.800	4.02%	0.1600
	2064	26,550	1,242,992	4681.7%	39	4,085	191,239	4681.7%	1.8792	0.9700	0.1428	0.9600	0.857	0.797	4.02%	0.1539
	2065	21,120	1,051,966	4981.0%	34	3,124	155,596	4981.0%	1.8792	0.9700	0.1436	0.9600	0.856	0.795	4.02%	0.1479
	2066	16,747	890,284	5316.1%	29	2,381	126,593	5316.1%	1.8792	0						

Exhibit II-B
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM

1	Accumulated value of initial earned premium	58,005,655	x	58%	=	33,643,280
2a	Accumulated value of earned premium	60,909,088				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	2,903,433	x	85%	=	2,467,918
3	Present value of future projected initial earned premium	43,988,487	x	58%	=	25,513,323
4a	Present value of future projected premium	74,986,825				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	30,998,338	x	85%	=	26,348,587
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					87,973,107
6a	Accumulated value of incurred claims without the inclusion of active life reserves					2,540,135
6b	Present value of future projected incurred claims without the inclusion of active life reserves					117,872,221
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					120,412,356
8	Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC-P and LTC2-IDEAL-P
Assumptions Summary

	Original Pricing Assumptions	2017 Best Estimate Assumptions																																										
Interest Rate:	4.00%	Maximum valuation interest rate for contract reserves, which average to 4.02%																																										
Mortality:	105% of Annuity 2000 Basic table With Mortality Improvement using Projection Scale H Mortality Selection Factors of: <table><tr><th>Duration</th><th>Mortality Selection</th></tr><tr><td>1</td><td>67%</td></tr><tr><td>2</td><td>78%</td></tr><tr><td>3</td><td>85%</td></tr><tr><td>4</td><td>88%</td></tr><tr><td>5</td><td>91%</td></tr><tr><td>6</td><td>95%</td></tr><tr><td>7</td><td>98%</td></tr><tr><td>8+</td><td>100%</td></tr></table>	Duration	Mortality Selection	1	67%	2	78%	3	85%	4	88%	5	91%	6	95%	7	98%	8+	100%	88% of Annuity 2000 Basic table With Mortality Selection Factors of: <table><tr><th>Duration</th><th>Mortality Selection</th></tr><tr><td>1</td><td>25%</td></tr><tr><td>2</td><td>50%</td></tr><tr><td>3</td><td>55%</td></tr><tr><td>4</td><td>65%</td></tr><tr><td>5</td><td>70%</td></tr><tr><td>6</td><td>75%</td></tr><tr><td>7</td><td>80%</td></tr><tr><td>8</td><td>85%</td></tr><tr><td>9</td><td>90%</td></tr><tr><td>10</td><td>95%</td></tr><tr><td>11+</td><td>100%</td></tr></table>	Duration	Mortality Selection	1	25%	2	50%	3	55%	4	65%	5	70%	6	75%	7	80%	8	85%	9	90%	10	95%	11+	100%
Duration	Mortality Selection																																											
1	67%																																											
2	78%																																											
3	85%																																											
4	88%																																											
5	91%																																											
6	95%																																											
7	98%																																											
8+	100%																																											
Duration	Mortality Selection																																											
1	25%																																											
2	50%																																											
3	55%																																											
4	65%																																											
5	70%																																											
6	75%																																											
7	80%																																											
8	85%																																											
9	90%																																											
10	95%																																											
11+	100%																																											
Voluntary Lapse Rates:	<table><tr><th>Duration</th><th>Lapse Rate</th></tr><tr><td>1</td><td>6.25%</td></tr><tr><td>2</td><td>3.50%</td></tr><tr><td>3-7</td><td>3.00%</td></tr><tr><td>8</td><td>2.50%</td></tr><tr><td>9</td><td>2.25%</td></tr><tr><td>10-12</td><td>2.00%</td></tr><tr><td>13-14</td><td>1.75%</td></tr><tr><td>15+</td><td>1.50%</td></tr></table>	Duration	Lapse Rate	1	6.25%	2	3.50%	3-7	3.00%	8	2.50%	9	2.25%	10-12	2.00%	13-14	1.75%	15+	1.50%	<table><tr><th>Duration</th><th>Lapse Rate</th></tr><tr><td>1</td><td>5.00%</td></tr><tr><td>2</td><td>4.50%</td></tr><tr><td>3</td><td>4.00%</td></tr><tr><td>4</td><td>3.50%</td></tr><tr><td>5</td><td>2.50%</td></tr><tr><td>6</td><td>2.00%</td></tr><tr><td>7</td><td>1.80%</td></tr><tr><td>8</td><td>1.50%</td></tr><tr><td>9</td><td>1.30%</td></tr><tr><td>10</td><td>1.10%</td></tr><tr><td>11+</td><td>1.10%</td></tr></table>	Duration	Lapse Rate	1	5.00%	2	4.50%	3	4.00%	4	3.50%	5	2.50%	6	2.00%	7	1.80%	8	1.50%	9	1.30%	10	1.10%	11+	1.10%
Duration	Lapse Rate																																											
1	6.25%																																											
2	3.50%																																											
3-7	3.00%																																											
8	2.50%																																											
9	2.25%																																											
10-12	2.00%																																											
13-14	1.75%																																											
15+	1.50%																																											
Duration	Lapse Rate																																											
1	5.00%																																											
2	4.50%																																											
3	4.00%																																											
4	3.50%																																											
5	2.50%																																											
6	2.00%																																											
7	1.80%																																											
8	1.50%																																											
9	1.30%																																											
10	1.10%																																											
11+	1.10%																																											
Morbidity:	Morbidity underwriting savings vary by duration. However, we do not have the actual rates.	Current IB block experience with morbidity U/W Selection Factors of: <table><tr><th>Duration</th><th>U/W Selection</th></tr><tr><td>1</td><td>64%</td></tr><tr><td>2</td><td>77%</td></tr><tr><td>3</td><td>100%</td></tr><tr><td>4+</td><td>100%</td></tr></table>	Duration	U/W Selection	1	64%	2	77%	3	100%	4+	100%																																
Duration	U/W Selection																																											
1	64%																																											
2	77%																																											
3	100%																																											
4+	100%																																											
Incidence:	Incidence rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.	Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination) <table><tr><th rowspan="2">Attained Age</th><th colspan="2">Male</th><th colspan="2">Female</th></tr><tr><th>Facility Care</th><th>Home Care</th><th>Facility Care</th><th>Home Care</th></tr><tr><td>81</td><td>1.18%</td><td>1.16%</td><td>1.61%</td><td>1.23%</td></tr><tr><td>82</td><td>1.45%</td><td>1.55%</td><td>1.86%</td><td>1.43%</td></tr><tr><td>83</td><td>1.74%</td><td>1.93%</td><td>2.09%</td><td>1.68%</td></tr><tr><td>84</td><td>2.07%</td><td>2.18%</td><td>2.35%</td><td>1.93%</td></tr><tr><td>85</td><td>2.39%</td><td>2.43%</td><td>2.57%</td><td>2.21%</td></tr></table>	Attained Age	Male		Female		Facility Care	Home Care	Facility Care	Home Care	81	1.18%	1.16%	1.61%	1.23%	82	1.45%	1.55%	1.86%	1.43%	83	1.74%	1.93%	2.09%	1.68%	84	2.07%	2.18%	2.35%	1.93%	85	2.39%	2.43%	2.57%	2.21%								
Attained Age	Male			Female																																								
	Facility Care	Home Care	Facility Care	Home Care																																								
81	1.18%	1.16%	1.61%	1.23%																																								
82	1.45%	1.55%	1.86%	1.43%																																								
83	1.74%	1.93%	2.09%	1.68%																																								
84	2.07%	2.18%	2.35%	1.93%																																								
85	2.39%	2.43%	2.57%	2.21%																																								
Continuance:	Continuance rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.	Termination curves were constructed separately for deaths and recoveries, gender and care path. Coefficients to an exponential-shaped curve were based on experience adjusted to minimize differences between actual and expected terminations in total as well as at periodic duration points along the curves. Death and recovery termination rates were recombined into a single termination table for modelling and valuation uses.																																										
Utilization:	Home care prevalence rates were based on 1982-1984 National Long Term Care Surveys with modifications. Note that the actual utilization assumption at original pricing is not available.	<table><tr><th>Home Care</th><th>Facility Care</th></tr><tr><td>61%</td><td>79%</td></tr></table>	Home Care	Facility Care	61%	79%																																						
Home Care	Facility Care																																											
61%	79%																																											

Attachment 2
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase
Actual to Expected Ratios
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2- PREM

Duration	Actual / Projected Experience			Expected Pricing Experience			G = C / F Actual to Expected Ratio
	Actual Experience through 12/31/2016			Reproduced based on Original Pricing			
	Projections based on Current Assumptions			Assumptions since inception			
	A	B	C = B / A	D	E	F = E / D	
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	
1	116,790,535	814,500	0.7%	116,790,535	4,183,597	3.6%	0.19
2	216,059,493	3,883,013	1.8%	216,059,493	11,760,246	5.4%	0.33
3	197,427,097	5,105,058	2.6%	202,739,656	14,513,341	7.2%	0.36
4	189,140,212	6,657,700	3.5%	190,550,008	20,460,527	10.7%	0.33
5	178,718,416	8,986,228	5.0%	178,572,718	23,486,540	13.2%	0.38
6	173,802,740	14,367,043	8.3%	166,906,231	26,304,861	15.8%	0.52
7	171,108,078	17,239,808	10.1%	155,523,198	29,304,877	18.8%	0.53
8	171,875,085	15,412,444	9.0%	144,444,200	32,036,176	22.2%	0.40
9	176,731,063	22,330,739	12.6%	134,334,035	41,499,906	30.9%	0.41
10	183,713,804	32,558,793	17.7%	124,832,832	44,611,261	35.7%	0.50
11	178,164,979	35,650,034	20.0%	116,056,904	48,535,348	41.8%	0.48
12	168,187,622	45,181,058	26.9%	107,611,964	51,136,327	47.5%	0.57
13	163,342,570	52,141,724	31.9%	99,480,141	53,553,962	53.8%	0.59
14	158,054,979	59,568,692	37.7%	91,801,428	65,306,690	71.1%	0.53
15	152,638,870	68,343,610	44.8%	84,376,585	67,929,000	80.5%	0.56
16	147,137,232	78,611,822	53.4%	77,579,982	70,606,477	91.0%	0.59
17	141,459,923	90,486,107	64.0%	71,121,343	72,784,796	102.3%	0.63
18	135,683,553	104,042,476	76.7%	64,979,722	74,574,231	114.8%	0.67
19	129,849,605	119,313,730	91.9%	59,101,781	85,124,599	144.0%	0.64
20	123,911,603	136,243,642	110.0%	53,550,019	86,526,050	161.6%	0.68
21	117,858,289	154,765,953	131.3%	48,392,935	90,532,801	187.1%	0.70
22	111,731,480	174,714,606	156.4%	43,608,147	91,219,551	209.2%	0.75
23	105,558,875	195,921,656	185.6%	39,155,987	91,506,050	233.7%	0.79
24	99,328,426	218,038,664	219.5%	35,019,990	97,166,894	277.5%	0.79
25	93,075,361	240,588,073	258.5%	31,221,291	96,661,236	309.6%	0.83
26	86,845,981	263,160,261	303.0%	27,749,472	101,104,958	364.3%	0.83
27	80,673,604	285,173,357	353.5%	24,583,809	99,662,356	405.4%	0.87
28	74,590,479	306,121,476	410.4%	21,711,386	97,639,899	449.7%	0.91
29	68,622,793	325,511,916	474.3%	19,106,082	94,998,023	497.2%	0.95
30	62,828,165	342,730,742	545.5%	16,780,290	92,022,947	548.4%	0.99
31	57,223,117	357,376,986	624.5%	14,689,418	97,657,060	664.8%	0.94
32	51,848,185	369,016,691	711.7%	12,793,289	94,216,795	736.5%	0.97
33	46,718,287	377,170,805	807.3%	11,098,381	90,407,337	814.6%	0.99
34	41,868,504	381,732,691	911.7%	9,583,476	85,029,173	887.2%	1.03
35	37,315,606	382,629,034	1025.4%	8,250,507	80,367,915	974.1%	1.05
36	33,076,999	379,923,055	1148.6%	7,067,480	77,694,207	1099.3%	1.04
37	29,158,421	373,767,695	1281.9%	6,024,990	72,230,316	1198.8%	1.07
38	25,563,330	364,315,338	1425.1%	5,105,961	66,394,498	1300.3%	1.10
39	22,289,516	351,942,493	1579.0%	4,301,572	60,321,692	1402.3%	1.13
40	19,327,571	337,159,995	1744.5%	3,609,079	54,320,795	1505.1%	1.16
41	16,668,962	320,310,132	1921.6%	3,012,438	49,395,088	1639.7%	1.17
42	14,297,971	301,773,681	2110.6%	2,507,680	44,103,912	1758.8%	1.20
43	12,200,317	282,051,035	2311.8%	2,084,123	39,129,752	1877.5%	1.23
44	10,359,986	261,562,789	2524.7%	1,725,345	34,538,589	2001.8%	1.26
45	8,757,142	240,807,684	2749.8%	1,417,890	30,335,323	2139.5%	1.29
46	7,370,768	220,139,005	2986.6%	1,158,025	26,872,903	2320.6%	1.29
47	6,178,850	199,806,333	3233.7%	946,664	23,406,875	2472.6%	1.31
48	5,159,733	180,115,309	3490.8%	774,148	20,331,532	2626.3%	1.33
49	4,293,008	161,393,561	3759.5%	632,437	17,686,685	2796.6%	1.34
50	3,559,533	143,767,165	4038.9%	515,487	15,334,149	2974.7%	1.36
51	2,942,294	127,396,209	4329.8%	418,681	13,286,728	3173.5%	1.36
52	2,425,962	112,350,749	4631.2%	339,446	11,499,424	3387.7%	1.37
53	1,995,767	98,642,712	4942.6%	274,888	9,902,904	3602.5%	1.37
54	1,638,331	86,277,360	5266.2%	221,885	8,489,252	3826.0%	1.38
55	1,342,257	75,222,776	5604.2%	177,544	7,220,864	4067.1%	1.38
56	1,097,702	65,435,289	5961.1%	140,509	6,203,023	4414.7%	1.35
57	896,236	56,784,745	6335.9%	110,554	5,268,362	4765.4%	1.33
58	730,713	49,166,466	6728.6%	86,440	4,450,824	5149.0%	1.31
59	594,867	42,518,845	7147.6%	67,106	3,733,081	5562.9%	1.28
60	483,497	36,738,288	7598.5%	51,666	3,108,593	6016.7%	1.26
Lifetime	4,642,294,344	10,160,959,842	218.9%	2,862,929,273	3,029,691,179	105.8%	2.07
Lifetime*	2,715,663,525	2,807,180,260	103.4%	1,943,488,689	1,165,388,827	60.0%	1.72

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action approved by other states.

- Figures in column D and E do not reflect any rate action.

* Columns A and B are discounted back to the inception date at an interest rate of 4.02%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 4%.

Attachment 3
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase
Actual to Expected Ratios
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2- PREM

	Calendar Year	Actual / Projected Experience			Reproduced Expected Experience			Accumulative Loss Ratio as of 12/31/2016		
		B			D			H		
		Earned Premium	Incurred Claims	C = B / A	Earned Premium	Incurred Claims	F = E / D	Actual to Expected Ratio	Actual/Projected at 4.02% (on C)	Expected at 4% (on F)
Historical Experience	2005	2,725,934	0	0.0%	2,725,934	97,647	3.6%	0.00	0.0%	3.6%
	2006	35,297,008	994,404	2.8%	23,499,308	990,126	4.2%	0.67	2.6%	4.1%
	2007	92,657,347	1,120,086	1.2%	75,370,459	3,709,099	4.9%	0.25	1.6%	4.7%
	2008	156,992,000	3,429,002	2.2%	133,358,478	7,628,672	5.7%	0.38	1.9%	5.3%
	2009	194,990,792	5,244,344	2.7%	181,908,350	12,701,408	7.0%	0.39	2.2%	6.0%
	2010	182,330,816	6,339,207	3.5%	189,610,682	16,810,337	8.9%	0.39	2.5%	6.8%
	2011	175,196,682	8,241,117	4.7%	180,632,843	20,493,604	11.3%	0.41	3.0%	7.8%
	2012	169,491,317	15,173,330	9.0%	169,606,219	23,573,880	13.9%	0.64	3.9%	8.8%
	2013	166,349,178	11,859,384	7.1%	158,824,265	26,658,910	16.8%	0.42	4.3%	9.8%
	2014	182,423,010	15,733,531	8.6%	148,427,676	30,876,390	20.8%	0.41	4.8%	10.9%
	2015	177,638,417	23,065,330	13.0%	138,534,659	35,463,463	25.6%	0.51	5.6%	12.2%
	2016	172,581,933	24,335,170	14.1%	129,269,951	40,479,857	31.3%	0.45	6.3%	13.5%
Projected Experience	2017	183,206,478	39,279,827	21.4%	120,538,262	44,268,055	36.7%	0.58	7.5%	14.9%
	2018	175,133,216	44,654,324	25.5%	112,242,352	47,802,367	42.6%	0.60	8.7%	16.3%
	2019	165,492,046	50,857,476	30.7%	104,287,989	52,584,656	50.4%	0.61	10.0%	17.8%
	2020	159,527,774	58,036,252	36.4%	96,642,276	57,665,903	59.7%	0.61	11.4%	19.3%
	2021	154,163,538	66,436,330	43.1%	89,365,706	63,077,695	70.6%	0.61	12.8%	20.9%
	2022	148,699,551	76,249,921	51.3%	82,450,685	66,653,503	80.8%	0.63	14.4%	22.6%
	2023	143,090,243	87,634,698	61.2%	75,910,370	69,633,083	91.7%	0.67	16.0%	24.2%
	2024	137,363,758	100,671,239	73.3%	69,678,184	73,825,433	106.0%	0.69	17.9%	25.9%
	2025	131,531,697	115,353,276	87.7%	63,726,694	78,292,614	122.9%	0.71	19.9%	27.6%
	2026	125,639,263	131,698,561	104.8%	58,069,724	83,350,804	143.5%	0.73	22.1%	29.4%
	2027	119,645,857	149,624,920	125.1%	52,737,911	86,511,742	164.0%	0.76	24.4%	31.2%
	2028	113,551,921	168,984,899	148.8%	47,747,028	88,890,934	186.2%	0.80	27.0%	32.9%
	2029	107,385,655	189,636,800	176.8%	43,087,782	91,262,423	211.8%	0.83	29.7%	34.7%
	2030	101,192,278	211,315,883	208.8%	38,749,248	93,498,204	241.3%	0.87	32.7%	36.4%
	2031	94,972,731	233,521,542	245.9%	34,727,542	96,482,771	277.8%	0.89	35.8%	38.1%
	2032	88,748,835	255,739,706	288.2%	31,022,066	98,119,159	316.3%	0.91	39.0%	39.8%
	2033	82,585,792	277,595,939	336.1%	27,624,431	98,899,565	358.0%	0.94	42.4%	41.5%
	2034	76,507,371	298,611,574	390.3%	24,520,462	97,970,452	399.5%	0.98	45.9%	43.1%
	2035	70,518,069	318,215,467	451.3%	21,699,533	96,446,342	444.5%	1.02	49.5%	44.6%
	2036	64,684,548	335,875,966	519.3%	19,144,414	96,076,440	501.9%	1.03	53.1%	46.0%
	2037	59,043,278	351,252,263	594.9%	16,835,441	95,779,201	568.9%	1.05	56.7%	47.4%
	2038	53,608,630	363,671,515	678.4%	14,749,399	95,412,716	646.9%	1.05	60.4%	48.8%
	2039	48,415,853	372,657,005	769.7%	12,866,460	92,647,463	720.1%	1.07	63.9%	50.0%
	2040	43,492,800	378,132,044	869.4%	11,177,950	88,672,098	793.3%	1.10	67.4%	51.2%
	2041	38,859,158	379,961,311	977.8%	9,670,644	84,540,509	874.2%	1.12	70.8%	52.3%
	2042	34,533,657	378,250,202	1095.3%	8,331,427	80,302,256	963.8%	1.14	74.1%	53.2%
	2043	30,522,692	373,167,162	1222.6%	7,142,986	75,817,418	1061.4%	1.15	77.1%	54.1%
	2044	26,829,676	364,794,183	1359.7%	6,091,998	70,459,818	1156.6%	1.18	80.0%	54.9%
	2045	23,460,040	353,536,146	1507.0%	5,167,977	64,652,481	1251.0%	1.20	82.7%	55.6%
	2046	20,402,885	339,751,855	1665.2%	4,361,642	58,907,649	1350.6%	1.23	85.2%	56.3%
	2047	17,652,827	323,760,210	1834.0%	3,665,246	53,351,666	1455.6%	1.26	87.5%	56.8%
	2048	15,188,583	306,076,296	2015.2%	3,068,773	48,102,427	1567.5%	1.29	89.6%	57.3%
	2049	13,001,700	287,010,842	2207.5%	2,561,256	43,025,966	1679.9%	1.31	91.5%	57.7%
	2050	11,069,583	267,063,005	2412.6%	2,129,926	38,239,090	1795.3%	1.34	93.2%	58.0%
	2051	9,386,174	246,752,706	2628.9%	1,762,967	33,877,421	1921.6%	1.37	94.7%	58.3%
	2052	7,925,705	226,340,829	2855.8%	1,452,471	29,903,839	2058.8%	1.39	96.1%	58.6%
	2053	6,664,252	206,168,455	3093.6%	1,192,946	26,320,815	2206.4%	1.40	97.2%	58.8%
	2054	5,582,464	186,563,291	3342.0%	978,881	23,045,363	2354.3%	1.42	98.2%	59.0%
	2055	4,658,971	167,696,529	3599.4%	802,701	20,109,866	2505.3%	1.44	99.1%	59.1%
	2056	3,873,342	149,866,272	3869.2%	657,203	17,526,322	2666.8%	1.45	99.9%	59.3%
	2057	3,211,522	133,326,867	4151.5%	536,881	15,250,824	2840.6%	1.46	100.5%	59.4%
	2058	2,655,197	117,979,009	4443.3%	437,539	13,243,265	3026.8%	1.47	101.1%	59.5%
	2059	2,189,644	103,956,441	4747.6%	355,738	11,465,235	3222.9%	1.47	101.6%	59.5%
	2060	1,802,308	91,265,250	5063.8%	288,230	9,883,697	3429.1%	1.48	101.9%	59.6%
	2061	1,480,242	79,823,039	5392.6%	232,207	8,495,977	3658.8%	1.47	102.3%	59.6%
	2062	1,213,302	69,604,950	5736.8%	185,649	7,280,000	3921.4%	1.46	102.6%	59.7%
	2063	992,784	60,583,918	6102.4%	147,224	6,225,403	4228.5%	1.44	102.8%	59.7%
	2064	810,733	52,607,688	6488.9%	115,690	5,293,294	4565.9%	1.42	103.0%	59.8%
	2065	661,240	45,569,187	6891.5%	90,658	4,465,192	4925.3%	1.40	102.2%	59.8%
	2066	538,516	39,444,229	7324.6%	70,346	3,718,557	5286.1%	1.39	103.3%	59.8%
	2067	437,861	34,093,536	7786.4%	54,115	3,061,323	5657.1%	1.38	103.4%	59.8%
	2068	355,441	29,420,898	8277.3%	41,225	2,482,826	6022.6%	1.37	103.5%	59.8%
	2069	287,844	25,327,947	8799.2%	31,058	1,999,144	6436.8%	1.37	103.6%	59.8%
	2070	232,433	21,780,891	9370.8%	23,055	1,586,641	6881.9%	1.36	103.6%	59.8%
Past		1,708,674,433	115,534,904	6.8%	1,531,768,825	219,483,392	14.3%	0.47	6.3%	13.5%
Future		2,934,680,956	10,137,250,550	345.4%	1,331,250,805	2,816,457,908	211.6%	1.63	206.4%	148.3%
Lifetime		4,643,355,390	10,252,785,455	220.8%	2,863,019,629	3,035,941,300	106.0%	2.08	103.6%	60.0%

Note:
- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action approved by other states.
- Figures in column D do not reflect any rate action.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Lapse/Mortality
Individual Business

Lapse			
Policy Duration	Actual	Expected *	A/E%
1	11,005	12,576	87.51%
2	13,869	10,602	130.82%
3	9,584	8,983	106.70%
4	6,951	7,536	92.24%
5	5,557	4,842	114.76%
6	3,703	3,475	106.57%
7	2,683	2,861	93.79%
8	1,960	2,173	90.20%
9	1,470	1,584	92.81%
10+	2,634	3,386	77.79%

Mortality			
Policy Duration	Actual	Expected *	A/E%
1	536	541	99.05%
2	924	1,129	81.85%
3	1,110	1,317	84.25%
4	1,316	1,663	79.12%
5	1,532	1,922	79.73%
6	1,694	2,194	77.22%
7	1,859	2,446	75.99%
8	2,052	2,691	76.24%
9	2,105	2,872	73.29%
10	2,268	3,000	75.61%
11	2,270	3,049	74.45%
12	2,125	2,668	79.64%
13	1,883	2,201	85.57%
14+	4,505	4,701	95.82%

* The expecteds are based on current best estimate assumptions.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Incidence
Individual Business

Individual Business												
Calendar Year	Female						Male					
	Facility Care			Home Care			Facility Care			Home Care		
	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%
2002	3	2	152%	1	1	78%	2	1	282%	0	1	0%
2003	14	8	186%	6	5	115%	4	3	133%	2	3	67%
2004	19	17	114%	15	13	119%	7	6	111%	5	7	71%
2005	33	27	121%	16	20	79%	15	11	140%	9	12	76%
2006	49	40	124%	33	31	106%	23	16	144%	18	18	99%
2007	80	57	141%	55	48	116%	34	25	138%	31	29	105%
2008	114	81	141%	88	73	121%	33	37	90%	43	47	92%
2009	110	105	105%	91	96	95%	53	48	109%	56	60	93%
2010	129	130	99%	99	115	86%	65	59	109%	82	75	110%
2011	157	155	101%	135	136	99%	68	74	92%	77	91	84%
2012	197	182	108%	162	157	103%	93	88	106%	120	109	110%
2013	209	214	98%	168	180	93%	98	104	95%	103	126	82%
2014	235	248	95%	201	204	99%	105	122	86%	156	146	107%
2015	264	278	95%	233	219	106%	124	141	88%	170	165	103%
Total	1,613	1,543	105%	1,303	1,297	100%	724	734	99%	872	890	98%

¹ Based on actual experience through 6/30/2016 including adjustments for incurred but not reported claims.

² The expected claims are based on current best estimate assumptions.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Claim Terminations
All Business (excl. AARP-Pru)

Claim Duration (Months)	Non AARP-Pru Block						
	Actual Deaths	Expected Deaths ¹	Actual Recoveries	Expected Recoveries ¹	Deaths A/E%	Recoveries A/E%	Total A/E%
1	774	482	59	75	160%	78%	149%
2	703	1,197	156	233	59%	67%	60%
3	746	1,036	218	222	72%	98%	77%
4	834	1,139	294	252	73%	116%	81%
5	831	934	262	206	89%	127%	96%
6	726	816	196	179	89%	110%	93%
7	623	676	174	148	92%	118%	97%
8	561	582	131	122	96%	107%	98%
9	546	510	104	103	107%	101%	106%
10	465	459	114	88	101%	130%	106%
11	443	423	73	76	105%	96%	103%
12	469	397	80	67	118%	119%	118%
13+	11,666	10,750	1,254	1,365	109%	92%	107%
Total	19,387	19,402	3,115	3,137	100%	99%	100%

¹ The expected deaths and recoveries are based on current best estimate assumptions.

Attachment 9-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase
Written Premium and Paid Claims Experience
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM

	Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest			Life Years	With Interest			Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Persistency Factors		Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Written Premium	Paid Claims	Loss Ratio	Written Premium	Paid Claims		Loss Ratio	Policy Shock Lapse	Policy Persistency								
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.02%	2.0730
	1999	-	-	N/A	-	-	-	N/A							4.02%	1.9929
	2000	-	-	N/A	-	-	-	N/A							4.02%	1.9159
	2001	-	-	N/A	-	-	-	N/A							4.02%	1.8419
	2002	-	-	N/A	-	-	-	N/A							4.02%	1.7707
	2003	-	-	N/A	-	-	-	N/A							4.02%	1.7023
	2004	-	-	N/A	-	-	-	N/A							4.02%	1.6365
	2005	2,432,909	-	0.0%	4,305	3,827,640	-	0.0%							4.02%	1.5733
	2006	31,361,000	912,763	2.9%	25,701	47,433,111	1,380,543	2.9%							4.02%	1.5125
	2007	137,367,256	1,005,434	0.7%	51,282	199,736,342	1,461,948	0.7%							4.02%	1.4540
	2008	161,573,384	3,264,716	2.0%	78,556	225,857,513	4,563,627	2.0%							4.02%	1.3979
	2009	198,103,065	4,906,102	2.5%	84,639	266,221,067	6,593,072	2.5%							4.02%	1.3439
	2010	184,336,765	5,867,695	3.2%	81,851	238,149,509	7,580,630	3.2%							4.02%	1.2919
2011	173,889,957	6,750,832	3.9%	78,495	215,972,638	8,384,584	3.9%							4.02%	1.2420	
2012	167,718,163	11,768,260	7.0%	76,356	200,258,441	14,051,510	7.0%							4.02%	1.1940	
2013	165,859,270	7,468,841	5.1%	73,470	190,386,867	9,721,230	5.1%							4.02%	1.1479	
2014	180,142,923	8,410,449	4.7%	73,417	198,792,935	9,281,174	4.7%							4.02%	1.1035	
2015	174,587,711	7,313,253	4.2%	72,233	185,218,310	7,758,555	4.2%							4.02%	1.0609	
2016	172,311,216	1,464,867	0.9%	71,116	175,739,868	1,494,015	0.9%							4.02%	1.0199	
Projected Future Experience	2017	180,440,080	4,944,070	2.7%	69,660	176,919,728	4,847,613	2.7%	1.4094	N/A	0.0205	N/A	0.980	0.925	4.02%	0.9805
	2018	172,159,754	15,589,306	9.1%	68,131	162,276,651	14,694,558	9.1%	1.4393	N/A	0.0220	N/A	0.978	0.934	4.02%	0.9426
	2019	164,338,703	26,376,363	16.1%	66,555	148,921,059	23,901,831	16.1%	1.4393	N/A	0.0231	N/A	0.977	0.955	4.02%	0.9062
	2020	158,814,623	36,789,015	23.2%	64,932	138,354,487	32,049,475	23.2%	1.4393	N/A	0.0244	N/A	0.976	0.966	4.02%	0.8712
	2021	153,472,317	46,811,714	30.5%	63,260	128,534,382	39,205,212	30.5%	1.4393	N/A	0.0257	N/A	0.974	0.966	4.02%	0.8375
	2022	148,048,147	56,662,936	38.3%	61,539	119,200,683	45,622,055	38.3%	1.4393	N/A	0.0272	N/A	0.973	0.965	4.02%	0.8051
	2023	142,432,594	67,003,942	47.0%	59,766	110,248,236	51,863,596	47.0%	1.4393	N/A	0.0288	N/A	0.971	0.962	4.02%	0.7740
	2024	136,718,066	78,136,662	57.2%	57,942	101,736,006	58,143,829	57.2%	1.4393	N/A	0.0305	N/A	0.969	0.960	4.02%	0.7441
	2025	130,887,625	90,419,030	69.1%	56,064	93,634,062	64,683,740	69.1%	1.4393	N/A	0.0324	N/A	0.968	0.957	4.02%	0.7154
	2026	125,007,020	104,067,576	83.2%	54,135	85,971,832	71,571,023	83.2%	1.4393	N/A	0.0344	N/A	0.966	0.955	4.02%	0.6877
	2027	119,018,932	119,164,711	100.1%	52,155	78,690,868	78,787,252	100.1%	1.4393	N/A	0.0366	N/A	0.963	0.952	4.02%	0.6612
	2028	112,920,730	135,838,917	120.3%	50,128	71,774,217	86,341,383	120.3%	1.4393	N/A	0.0389	N/A	0.961	0.949	4.02%	0.6356
	2029	106,771,793	154,127,792	144.4%	48,056	65,243,587	94,180,773	144.4%	1.4393	N/A	0.0413	N/A	0.959	0.946	4.02%	0.6111
	2030	100,586,168	173,959,491	172.9%	45,943	59,088,921	102,191,771	172.9%	1.4393	N/A	0.0440	N/A	0.956	0.942	4.02%	0.5874
	2031	94,379,964	195,177,729	206.8%	43,795	53,300,846	110,226,130	206.8%	1.4393	N/A	0.0468	N/A	0.953	0.938	4.02%	0.5647
	2032	88,158,914	217,507,109	246.7%	41,619	47,863,785	118,090,309	246.7%	1.4393	N/A	0.0497	N/A	0.950	0.934	4.02%	0.5429
	2033	82,027,010	240,604,446	293.3%	39,422	42,813,841	125,583,029	293.3%	1.4393	N/A	0.0528	N/A	0.947	0.930	4.02%	0.5219
	2034	75,962,024	264,748,866	347.6%	37,212	38,116,265	132,527,627	347.6%	1.4393	N/A	0.0560	N/A	0.944	0.926	4.02%	0.5018
	2035	69,995,258	287,480,259	410.7%	35,000	33,765,169	138,678,246	410.7%	1.4393	N/A	0.0594	N/A	0.941	0.921	4.02%	0.4824
	2036	64,188,307	310,304,546	483.4%	32,796	29,767,526	143,904,692	483.4%	1.4393	N/A	0.0630	N/A	0.937	0.917	4.02%	0.4638
	2037	58,573,434	332,065,900	566.9%	30,612	26,114,036	148,046,314	566.9%	1.4393	N/A	0.0666	N/A	0.933	0.913	4.02%	0.4458
	2038	53,166,952	352,285,975	662.6%	28,458	22,787,757	150,992,430	662.6%	1.4393	N/A	0.0704	N/A	0.930	0.908	4.02%	0.4286
	2039	48,007,305	370,375,392	771.5%	26,347	19,781,246	152,611,918	771.5%	1.4393	N/A	0.0742	N/A	0.926	0.903	4.02%	0.4120
	2040	43,112,855	385,817,181	894.9%	24,290	17,078,103	152,632,034	894.9%	1.4393	N/A	0.0781	N/A	0.922	0.898	4.02%	0.3961
	2041	38,510,282	398,191,478	1034.0%	22,298	14,665,472	151,639,133	1034.0%	1.4393	N/A	0.0820	N/A	0.918	0.893	4.02%	0.3808
	2042	34,215,277	407,173,167	1190.0%	20,382	12,526,389	149,068,192	1190.0%	1.4393	N/A	0.0859	N/A	0.914	0.888	4.02%	0.3661
	2043	30,234,197	412,552,203	1364.5%	18,551	10,641,204	145,201,549	1364.5%	1.4393	N/A	0.0899	N/A	0.910	0.884	4.02%	0.3520
	2044	26,570,461	414,254,539	1559.1%	16,812	8,990,378	140,167,110	1559.1%	1.4393	N/A	0.0937	N/A	0.906	0.879	4.02%	0.3384
	2045	23,228,122	412,287,330	1774.9%	15,171	7,555,782	134,111,288	1774.9%	1.4393	N/A	0.0976	N/A	0.902	0.874	4.02%	0.3253
	2046	20,197,038	406,734,911	2013.8%	13,633	6,315,962	127,193,026	2013.8%	1.4393	N/A	0.1014	N/A	0.899	0.870	4.02%	0.3127
	2047	17,468,480	397,797,754	2277.2%	12,200	5,251,622	119,591,601	2277.2%	1.4393	N/A	0.1051	N/A	0.895	0.865	4.02%	0.3006
	2048	15,026,818	385,789,006	2567.3%	10,874	4,343,021	111,499,958	2567.3%	1.4393	N/A	0.1087	N/A	0.891	0.860	4.02%	0.2890
	2049	12,857,701	371,068,377	2886.0%	9,655	3,572,520	103,101,576	2886.0%	1.4393	N/A	0.1121	N/A	0.888	0.856	4.02%	0.2779
	2050	10,945,470	354,004,865	3234.3%	8,540	2,923,696	94,559,919	3234.3%	1.4393	N/A	0.1154	N/A	0.885	0.851	4.02%	0.2671
	2051	9,290,097	335,046,405	3610.4%	7,526	2,383,070	86,037,806	3610.4%	1.4393	N/A	0.1187	N/A	0.881	0.848	4.02%	0.2568
	2052	7,834,448	314,620,182	4015.9%	6,609	1,934,102	77,670,741	4015.9%	1.4393	N/A	0.1218	N/A	0.878	0.844	4.02%	0.2469
	2053	6,586,419	293,155,890	4450.9%	5,785	1,563,172	69,575,446	4450.9%	1.4393	N/A	0.1248	N/A	0.875	0.841	4.02%	0.2373
	2054	5,516,328	271,230,229	4916.9%	5,049	1,258,618	61,884,511	4916.9%	1.4393	N/A	0.1273	N/A	0.873	0.838	4.02%	0.2282
	2055	4,602,355	249,264,321	5416.0%	4,393	1,009,510	54,675,215	5416.0%	1.4393	N/A	0.1298	N/A	0.870	0.834	4.02%	0.2193
	2056	3,825,666	227,454,104	5945.5%	3,812	806,722	47,963,477	5945.5%	1.4393	N/A	0.1322	N/A	0.868	0.831	4.02%	0.2109
	2057	3,171,778	205,868,242	6490.6%	3,298	642,993	41,734,262	6490.6%	1.4393	N/A	0.1349	N/A	0.865	0.829	4.02%	0.2027
	2058	2,621,941	185,112,825	7060.1%	2,848	510,990	36,076,666	7060.1%	1.4393	N/A	0.1364	N/A	0.864	0.827	4.02%	0.1949
	2059	2,162,362	165,589,235	7657.8%	2,455	405,140	31,024,764	7657.8%	1.4393	N/A	0.1380	N/A	0.862	0.825	4.02%	0.1874
	2060	1,779,748	147,447,857	8284.8%	2,113	320,569	26,558,367	8284.8%	1.4393	N/A	0.1395	N/A	0.861	0.823	4.02%	0.1801
	2061	1,461,629	130,688,321	8941.3%	1,815	253,097	22,630,085	8941.3%	1.4393	N/A	0.1411	N/A	0.859	0.821	4.02%	0.1732
	2062	1,198,039	115,241,704	9619.2%	1,556	199,438	19,184,283	9619.2%	1.4393	N/A	0.1426	N/A	0.858	0.820	4.02%	0.1665
	2063	980,121	101,169,781	10322.2%	1,332	156,856	16,190,983	10322.2%	1.4393	N/A	0.1440	N/A	0.856	0.818	4.02%	0.1600
	2064	800,444	88,585,695	11067.1%	1,139	123,152	13,629,267	11067.1%	1.4393	N/A	0.1451	N/A	0.855	0.817	4.02%	0.1539
	2065	652,863	77,388,954	11853.8%	972	96,565	11,446,544	11853.8%	1.4393	N/A	0.1463	N/A	0.854	0.816	4.02%	0.1479
2066	531,687	67,402,567	12677.1%	828	75,603	9,584,255	12677.1%	1.4393	N/A	0.1479	N/A	0.852	0.814	4.02%	0.1422	
2067	432,300	58,585,028	13552.0%	705	59,095	8,008,572	13552.0%	1.4393	N/A	0.1494	N/A	0.851	0.813			

Attachment 9-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 30.56% Future Increase
Written Premium and Paid Claims Experience
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM

		Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest			With Interest			Premium		Persistence Factors				Calendar Year	Mid-Year	
Calendar Year	Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence	Effective Int Rate	Disc / Accum Factor	
Historical Experience	1998	-	-	N/A	-	-	-	-	-	-	-	-	-	-	4.02%	2.0730
	1999	-	-	N/A	-	-	-	-	-	-	-	-	-	-	4.02%	1.9929
	2000	-	-	N/A	-	-	-	-	-	-	-	-	-	-	4.02%	1.9159
	2001	-	-	N/A	-	-	-	-	-	-	-	-	-	-	4.02%	1.8419
	2002	-	-	N/A	-	-	-	-	-	-	-	-	-	-	4.02%	1.7707
	2003	-	-	N/A	-	-	-	-	-	-	-	-	-	-	4.02%	1.7023
	2004	-	-	N/A	-	-	-	-	-	-	-	-	-	-	4.02%	1.6365
	2005	2,432,909	-	0.0%	4,305	3,827,640	-	0.0%	-	-	-	-	-	-	4.02%	1.5733
	2006	31,361,000	912,763	2.9%	25,701	47,433,111	1,380,543	2.9%	-	-	-	-	-	-	4.02%	1.5125
	2007	137,367,256	1,005,434	0.7%	51,282	199,738,342	1,461,948	0.7%	-	-	-	-	-	-	4.02%	1.4540
	2008	161,573,384	3,265,716	2.0%	78,556	225,857,513	4,563,627	2.0%	-	-	-	-	-	-	4.02%	1.3979
	2009	198,103,065	4,906,102	2.5%	84,639	266,221,067	6,593,072	2.5%	-	-	-	-	-	-	4.02%	1.3439
	2010	184,336,765	5,867,695	3.2%	81,851	238,149,509	7,580,630	3.2%	-	-	-	-	-	-	4.02%	1.2919
	2011	173,889,957	6,750,832	3.9%	78,495	215,972,638	8,384,584	3.9%	-	-	-	-	-	-	4.02%	1.2420
	2012	167,718,163	7,176,260	7.0%	76,356	200,258,441	14,051,510	7.0%	-	-	-	-	-	-	4.02%	1.1940
	2013	165,859,270	7,468,841	5.1%	73,470	190,386,867	9,721,230	5.1%	-	-	-	-	-	-	4.02%	1.1479
Projected Future Experience	2014	180,142,923	8,410,449	4.7%	73,417	198,792,935	9,281,174	4.7%	-	-	-	-	-	-	4.02%	1.1035
	2015	174,587,711	7,313,253	4.2%	72,233	185,218,310	7,758,555	4.2%	-	-	-	-	-	-	4.02%	1.0609
	2016	172,311,216	1,464,867	0.9%	71,116	175,739,868	1,494,015	0.9%	-	-	-	-	-	-	4.02%	1.0199
	2017	180,440,080	1,944,070	2.7%	69,660	176,919,728	4,847,613	2.7%	1.4094	1.0000	0.0205	1.0000	0.980	0.925	4.02%	0.9805
	2018	185,694,338	15,216,399	8.2%	67,194	175,036,418	14,343,054	8.2%	1.5905	0.9897	0.0354	0.9863	0.965	0.934	4.02%	0.9422
	2019	199,350,148	24,586,439	12.3%	63,930	180,647,859	22,279,831	12.3%	1.8731	0.9704	0.0486	0.9606	0.951	0.955	4.02%	0.9062
	2020	193,082,803	34,257,930	17.7%	62,334	168,207,888	29,844,471	17.7%	1.8792	0.9700	0.0250	0.9600	0.975	0.966	4.02%	0.8712
	2021	186,587,763	43,591,088	23.4%	60,730	156,268,853	36,507,894	23.4%	1.8792	0.9700	0.0257	0.9600	0.974	0.966	4.02%	0.8375
	2022	179,993,195	52,764,526	29.3%	59,077	144,921,177	42,463,258	29.3%	1.8792	0.9700	0.0272	0.9600	0.973	0.965	4.02%	0.8051
	2023	173,165,948	62,394,071	36.0%	57,376	134,037,021	48,295,381	36.0%	1.8792	0.9700	0.0288	0.9600	0.971	0.962	4.02%	0.7740
	2024	168,218,369	72,760,860	43.8%	55,624	123,688,064	54,143,534	43.8%	1.8792	0.9700	0.0305	0.9600	0.969	0.960	4.02%	0.7441
	2025	159,129,866	84,198,201	52.9%	53,822	113,837,926	60,233,499	52.9%	1.8792	0.9700	0.0320	0.9600	0.968	0.957	4.02%	0.7154
	2026	151,980,375	96,907,727	63.8%	51,970	104,522,380	66,646,936	63.8%	1.8792	0.9700	0.0344	0.9600	0.966	0.955	4.02%	0.6877
	2027	144,700,209	110,966,179	76.7%	50,069	95,670,368	73,366,689	76.7%	1.8792	0.9700	0.0366	0.9600	0.963	0.952	4.02%	0.6612
	2028	137,286,169	126,493,200	92.1%	48,123	87,261,279	80,401,096	92.1%	1.8792	0.9700	0.0389	0.9600	0.961	0.949	4.02%	0.6356
	2029	129,810,447	143,523,800	110.6%	46,133	79,321,503	87,701,135	110.6%	1.8792	0.9700	0.0413	0.9600	0.959	0.946	4.02%	0.6111
2030	122,290,120	161,991,078	132.5%	44,105	71,838,816	95,160,977	132.5%	1.8792	0.9700	0.0440	0.9600	0.956	0.942	4.02%	0.5874	
2031	114,744,774	181,749,501	158.4%	42,043	64,801,822	102,642,572	158.4%	1.8792	0.9700	0.0468	0.9600	0.953	0.938	4.02%	0.5647	
2032	107,181,379	202,542,620	189.0%	39,954	58,191,579	109,965,696	189.0%	1.8792	0.9700	0.0497	0.9600	0.950	0.934	4.02%	0.5429	
2033	99,726,365	224,050,860	224.7%	37,845	52,051,985	116,942,916	224.7%	1.8792	0.9700	0.0528	0.9600	0.947	0.930	4.02%	0.5219	
2034	92,352,709	245,905,615	266.3%	35,724	46,340,792	123,391,102	266.3%	1.8792	0.9700	0.0560	0.9600	0.944	0.926	4.02%	0.5018	
2035	85,098,465	267,701,617	314.6%	33,600	41,050,839	129,137,183	314.6%	1.8792	0.9700	0.0594	0.9600	0.941	0.921	4.02%	0.4824	
2036	78,038,521	288,955,593	370.3%	31,485	36,190,605	134,004,049	370.3%	1.8792	0.9700	0.0630	0.9600	0.937	0.917	4.02%	0.4638	
2037	71,212,101	309,219,766	434.2%	29,387	31,748,785	137,860,728	434.2%	1.8792	0.9700	0.0666	0.9600	0.933	0.913	4.02%	0.4458	
2038	64,639,036	328,048,700	507.5%	27,320	27,704,779	140,604,151	507.5%	1.8792	0.9700	0.0704	0.9600	0.930	0.908	4.02%	0.4286	
2039	58,366,068	344,893,565	590.9%	25,293	24,049,539	142,112,218	590.9%	1.8792	0.9700	0.0742	0.9600	0.926	0.903	4.02%	0.4120	
2040	52,415,520	359,272,959	685.4%	23,318	20,763,125	142,317,190	685.4%	1.8792	0.9700	0.0781	0.9600	0.922	0.898	4.02%	0.3961	
2041	46,819,828	370,795,904	792.0%	21,406	17,829,910	141,266,361	792.0%	1.8792	0.9700	0.0820	0.9600	0.918	0.893	4.02%	0.3808	
2042	41,598,069	379,159,653	911.5%	19,567	15,229,267	138,812,301	911.5%	1.8792	0.9700	0.0859	0.9600	0.914	0.888	4.02%	0.3661	
2043	36,757,972	384,168,611	1045.1%	17,809	12,937,307	135,211,682	1045.1%	1.8792	0.9700	0.0899	0.9600	0.910	0.884	4.02%	0.3520	
2044	32,303,695	385,753,827	1194.1%	16,139	10,930,274	130,523,612	1194.1%	1.8792	0.9700	0.0937	0.9600	0.906	0.879	4.02%	0.3384	
2045	28,240,163	383,921,962	1359.5%	14,564	9,186,129	124,884,432	1359.5%	1.8792	0.9700	0.0976	0.9600	0.902	0.874	4.02%	0.3253	
2046	24,555,048	378,751,549	1542.5%	13,087	7,678,787	118,442,146	1542.5%	1.8792	0.9700	0.1014	0.9600	0.899	0.870	4.02%	0.3127	
2047	21,237,736	370,429,268	1744.2%	11,712	6,384,789	111,363,699	1744.2%	1.8792	0.9700	0.1051	0.9600	0.895	0.865	4.02%	0.3006	
2048	18,269,226	359,246,723	1966.4%	10,439	5,280,135	103,828,761	1966.4%	1.8792	0.9700	0.1087	0.9600	0.891	0.860	4.02%	0.2890	
2049	15,632,068	345,538,872	2210.4%	9,269	4,343,380	96,008,187	2210.4%	1.8792	0.9700	0.1121	0.9600	0.888	0.856	4.02%	0.2779	
2050	13,307,226	329,649,330	2477.2%	8,198	3,554,556	88,054,197	2477.2%	1.8792	0.9700	0.1154	0.9600	0.885	0.851	4.02%	0.2671	
2051	11,292,507	311,995,212	2765.3%	7,225	2,897,277	80,118,405	2765.3%	1.8792	0.9700	0.1187	0.9600	0.881	0.848	4.02%	0.2568	
2052	9,524,924	292,974,314	3075.9%	6,345	2,351,432	72,326,994	3075.9%	1.8792	0.9700	0.1218	0.9600	0.878	0.844	4.02%	0.2469	
2053	8,007,601	272,986,765	3409.1%	5,553	1,900,465	64,788,655	3409.1%	1.8792	0.9700	0.1248	0.9600	0.875	0.841	4.02%	0.2373	
2054	6,706,612	252,569,589	3766.0%	4,847	1,530,196	57,626,857	3766.0%	1.8792	0.9700	0.1273	0.9600	0.873	0.838	4.02%	0.2282	
2055	5,595,426	232,114,936	4148.3%	4,218	1,227,336	50,913,560	4148.3%	1.8792	0.9700	0.1298	0.9600	0.870	0.834	4.02%	0.2193	
2056	4,651,149	211,805,262	4553.8%	3,660	980,792	44,663,590	4553.8%	1.8792	0.9700	0.1322	0.9600	0.868	0.831	4.02%	0.2109	
2057	3,856,167	191,704,507	4971.4%	3,166	781,734	38,862,945	4971.4%	1.8792	0.9700	0.1349	0.9600	0.865	0.829	4.02%	0.2027	
2058	3,187,689	172,377,062	5407.6%	2,734	621,249	33,594,592	5407.6%	1.8792	0.9700	0.1364	0.9600	0.864	0.827	4.02%	0.1949	
2059	2,628,946	154,196,696	5865.3%	2,357	492,559	28,890,261	5865.3%	1.8792	0.9700	0.1380	0.9600	0.862	0.825	4.02%	0.1874	
2060	2,163,773	137,303,444	6345.6%	2,028	389,740	24,731,151	6345.6%	1.8792	0.9700	0.1395	0.9600	0.861	0.823	4.02%	0.1801	
2061	1,777,011	121,696,965	6848.4%	1,742	307,709	21,073,135	6848.4%	1.8792	0.9700	0.1411	0.9600	0.859	0.821	4.02%	0.1732	
2062	1,456,546	107,313,075	7367.6%	1,494	242,471	17,864,404	7367.6%	1.8792	0.9700	0.1425	0.9600	0.858	0.820	4.02%	0.1666	
2063	1,191,601	94,209,301	7906.1%	1,27												

Attachment 9-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase
Written Premium and Paid Claims Experience
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM

		Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors			
		Without Interest			With Interest			Premium		Persistency Factors			Calendar Year	Mid-Year		
	Calendar Year	Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.02%	2.0730
	1999	-	-	N/A	-	-	-	N/A							4.02%	1.9929
	2000	-	-	N/A	-	-	-	N/A							4.02%	1.9159
	2001	-	-	N/A	-	-	-	N/A							4.02%	1.8419
	2002	-	-	N/A	-	-	-	N/A							4.02%	1.7707
	2003	-	-	N/A	-	-	-	N/A							4.02%	1.7023
	2004	-	-	N/A	-	-	-	N/A							4.02%	1.6365
	2005	-	-	N/A	-	-	-	N/A							4.02%	1.5733
	2006	516,349	-	0.0%	672	780,972	-	0.0%							4.02%	1.5125
	2007	3,678,748	8,959	0.2%	1,706	5,349,070	13,027	0.2%							4.02%	1.4540
	2008	4,581,301	-	0.0%	2,626	6,404,033	-	0.0%							4.02%	1.3979
	2009	5,896,135	-	0.0%	2,906	7,923,528	-	0.0%							4.02%	1.3439
	2010	5,691,127	78,736	1.4%	2,801	7,352,517	101,721	1.4%							4.02%	1.2919
	2011	5,343,875	252,690	4.7%	2,700	6,637,134	313,842	4.7%							4.02%	1.2420
	2012	5,114,690	227,895	4.5%	2,594	6,107,030	272,110	4.5%							4.02%	1.1940
Projected Future Experience	2013	4,792,689	7,979	0.2%	2,467	5,501,442	9,159	0.2%							4.02%	1.1479
	2014	5,262,163	214,571	4.1%	2,502	5,806,949	236,786	4.1%							4.02%	1.1035
	2015	5,214,192	287,146	5.5%	2,459	5,531,683	304,631	5.5%							4.02%	1.0609
	2016	5,132,589	30,051	0.6%	2,433	5,234,717	30,649	0.6%							4.02%	1.0199
	2017	5,385,917	116,261	2.2%	2,384	5,280,839	113,993	2.2%	1.4094	N/A	0.0202	0.0000	0.980	0.927	4.02%	0.9895
	2018	5,307,919	421,661	7.9%	2,332	5,050,401	397,460	7.9%	1.4393	N/A	0.0217	0.0000	0.978	0.974	4.02%	0.9426
	2019	5,211,204	745,125	14.3%	2,279	4,722,308	675,220	14.3%	1.4393	N/A	0.0227	0.0000	0.977	0.973	4.02%	0.9052
	2020	5,059,636	1,055,588	20.9%	2,224	4,407,802	919,596	20.9%	1.4393	N/A	0.0240	0.0000	0.976	0.971	4.02%	0.8712
	2021	4,903,473	1,355,580	27.6%	2,168	4,106,701	1,135,310	27.6%	1.4393	N/A	0.0253	0.0000	0.975	0.969	4.02%	0.8375
	2022	4,742,645	1,652,556	34.8%	2,110	3,818,531	1,330,553	34.8%	1.4393	N/A	0.0268	0.0000	0.973	0.967	4.02%	0.8051
2023	4,576,691	1,965,155	42.9%	2,050	3,542,533	1,521,104	42.9%	1.4393	N/A	0.0284	0.0000	0.972	0.965	4.02%	0.7740	
2024	4,405,984	2,302,528	52.3%	1,988	3,278,624	1,713,380	52.3%	1.4393	N/A	0.0301	0.0000	0.970	0.963	4.02%	0.7441	
2025	4,230,470	2,676,538	63.3%	1,925	3,026,383	1,914,733	63.3%	1.4393	N/A	0.0320	0.0000	0.968	0.960	4.02%	0.7154	
2026	4,050,406	3,094,621	76.4%	1,859	2,785,610	2,128,283	76.4%	1.4393	N/A	0.0340	0.0000	0.966	0.957	4.02%	0.6877	
2027	3,866,167	3,560,514	92.1%	1,792	2,556,165	2,354,079	92.1%	1.4393	N/A	0.0362	0.0000	0.964	0.955	4.02%	0.6612	
2028	3,678,226	4,080,079	110.9%	1,723	2,337,939	2,593,363	110.9%	1.4393	N/A	0.0385	0.0000	0.962	0.951	4.02%	0.6356	
2029	3,487,057	4,653,564	133.5%	1,653	2,130,789	2,843,590	133.5%	1.4393	N/A	0.0410	0.0000	0.959	0.948	4.02%	0.6111	
2030	3,293,347	5,279,679	160.3%	1,581	1,934,663	3,101,525	160.3%	1.4393	N/A	0.0436	0.0000	0.956	0.944	4.02%	0.5874	
2031	3,097,935	5,956,271	192.3%	1,507	1,749,551	3,363,789	192.3%	1.4393	N/A	0.0464	0.0000	0.954	0.941	4.02%	0.5647	
2032	2,901,728	6,674,533	230.0%	1,433	1,575,424	3,623,779	230.0%	1.4393	N/A	0.0494	0.0000	0.951	0.937	4.02%	0.5429	
2033	2,705,796	7,422,089	274.3%	1,358	1,412,285	3,873,945	274.3%	1.4393	N/A	0.0525	0.0000	0.947	0.932	4.02%	0.5219	
2034	2,511,309	8,187,227	326.0%	1,282	1,260,126	4,108,191	326.0%	1.4393	N/A	0.0558	0.0000	0.944	0.928	4.02%	0.5018	
2035	2,319,280	8,953,314	386.1%	1,206	1,118,803	4,319,874	386.1%	1.4393	N/A	0.0592	0.0000	0.941	0.924	4.02%	0.4824	
2036	2,131,075	9,708,445	455.6%	1,130	988,293	4,502,321	455.6%	1.4393	N/A	0.0628	0.0000	0.937	0.919	4.02%	0.4638	
2037	1,947,575	10,429,912	535.5%	1,055	868,295	4,650,011	535.5%	1.4393	N/A	0.0665	0.0000	0.934	0.914	4.02%	0.4458	
2038	1,770,444	11,101,289	627.0%	981	758,826	4,758,096	627.0%	1.4393	N/A	0.0702	0.0000	0.930	0.909	4.02%	0.4286	
2039	1,600,630	11,704,018	731.2%	908	659,534	4,822,601	731.2%	1.4393	N/A	0.0741	0.0000	0.926	0.904	4.02%	0.4120	
2040	1,439,028	12,218,166	849.1%	838	570,036	4,839,928	849.1%	1.4393	N/A	0.0779	0.0000	0.922	0.899	4.02%	0.3961	
2041	1,286,435	12,631,658	981.9%	769	489,900	4,810,459	981.9%	1.4393	N/A	0.0818	0.0000	0.918	0.894	4.02%	0.3808	
2042	1,143,513	12,935,985	1131.2%	703	418,646	4,735,931	1131.2%	1.4393	N/A	0.0858	0.0000	0.914	0.889	4.02%	0.3661	
2043	1,010,598	13,122,888	1298.5%	640	355,689	4,618,721	1298.5%	1.4393	N/A	0.0896	0.0000	0.910	0.884	4.02%	0.3520	
2044	887,876	13,191,812	1485.8%	580	300,422	4,463,580	1485.8%	1.4393	N/A	0.0935	0.0000	0.907	0.879	4.02%	0.3384	
2045	775,421	13,142,528	1694.8%	524	252,233	4,275,080	1694.8%	1.4393	N/A	0.0973	0.0000	0.903	0.873	4.02%	0.3253	
2046	673,228	12,975,957	1927.4%	471	210,530	4,057,806	1927.4%	1.4393	N/A	0.1009	0.0000	0.899	0.868	4.02%	0.3127	
2047	580,770	12,694,122	2185.7%	422	174,599	3,816,287	2185.7%	1.4393	N/A	0.1046	0.0000	0.895	0.863	4.02%	0.3006	
2048	497,909	12,307,912	2471.9%	376	143,905	3,557,208	2471.9%	1.4393	N/A	0.1080	0.0000	0.892	0.857	4.02%	0.2890	
2049	424,399	11,826,957	2786.8%	334	117,920	3,286,127	2786.8%	1.4393	N/A	0.1113	0.0000	0.889	0.852	4.02%	0.2779	
2050	359,645	11,259,370	3130.7%	296	96,067	3,007,544	3130.7%	1.4393	N/A	0.1146	0.0000	0.885	0.847	4.02%	0.2671	
2051	303,125	10,622,756	3504.4%	261	77,841	2,727,857	3504.4%	1.4393	N/A	0.1178	0.0000	0.882	0.843	4.02%	0.2568	
2052	254,238	9,937,342	3908.7%	230	62,764	2,453,246	3908.7%	1.4393	N/A	0.1207	0.0000	0.879	0.839	4.02%	0.2469	
2053	212,101	9,214,354	4344.3%	201	50,338	2,186,866	4344.3%	1.4393	N/A	0.1234	0.0000	0.877	0.834	4.02%	0.2373	
2054	176,063	8,477,098	4814.8%	176	40,171	1,934,154	4814.8%	1.4393	N/A	0.1255	0.0000	0.874	0.830	4.02%	0.2282	
2055	145,427	7,740,621	5322.7%	153	31,899	1,697,877	5322.7%	1.4393	N/A	0.1279	0.0000	0.872	0.826	4.02%	0.2193	
2056	119,537	7,012,880	5866.7%	134	25,207	1,478,813	5866.7%	1.4393	N/A	0.1297	0.0000	0.870	0.822	4.02%	0.2109	
2057	97,808	6,298,677	6439.9%	116	19,828	1,276,888	6439.9%	1.4393	N/A	0.1325	0.0000	0.867	0.818	4.02%	0.2027	
2058	79,663	5,604,493	7035.3%	100	15,525	1,092,260	7035.3%	1.4393	N/A	0.1338	0.0000	0.866	0.814	4.02%	0.1949	
2059	64,682	4,961,764	7671.1%	87	12,119	929,635	7671.1%	1.4393	N/A	0.1348	0.0000	0.865	0.812	4.02%	0.1874	
2060	52,334	4,360,988	8332.9%	75	9,426	785,503	8332.9%	1.4393	N/A	0.1360	0.0000	0.864	0.809	4.02%	0.1801	
2061	42,173	3,810,841	9036.2%	65	7,303	659,888	9036.2%	1.4393	N/A	0.1378	0.0000	0.862	0.806	4.02%	0.1732	
2062	33,858	3,307,498	9768.7%	56	5,636	550,599	9768.7%	1.4393	N/A	0.1396	0.0000	0.860	0.803	4.02%	0.1666	
2063	27,078	2,851,873	10532.1%	48	4,333	456,407	10532.1%	1.4393	N/A	0.1416	0.0000	0.858	0.800	4.02%	0.1600	
2064	21,595	2,442,723	11311.5%	41	3,322	375,823	11311.5%	1.4393	N/A	0.1428	0.0000	0.857	0.798	4.02%	0.1539	
2065	17,190	2,085,131	12130.2%	35	2,542	308,410	12130.2%	1.4393	N/A	0.1436	0.0000	0.856	0.796	4.02%	0.1479	
2066	13,635	1,775,808	13023.5%	30	1,939	252,510	13023.5%	1.4393	N/A	0.1463	0.0000	0.854	0.793	4.02%	0.1422	
2067	10,785	1,499,892	13907.0%	25	1,474	205,035	13907.0%	1.4393	N/A	0.1490	0.0000	0.851	0.791	4.02%	0.1371	
2068	8,524	1,262,199	14807.8%	22	1,120	165,876	14807.8%	1.4393	N/A	0.1511	0.0000	0.849	0.790	4.02%	0.1314	
2069	6,716	1,065,278	15862.4%	19	868	134,587	15862.4%	1.4393	N/A	0.1532	0.0000	0.847	0.789	4.02%	0.126	

Attachment 9-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 30.56% Future Increase
Written Premium and Paid Claims Experience
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM

Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
	Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
	Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistency	Premium Persistency				
Historical Experience	1998	-	-	N/A	-	-	-	N/A								4.02%	2.0730
	1999	-	-	N/A	-	-	-	N/A								4.02%	1.9929
	2000	-	-	N/A	-	-	-	N/A								4.02%	1.9159
	2001	-	-	N/A	-	-	-	N/A								4.02%	1.8419
	2002	-	-	N/A	-	-	-	N/A								4.02%	1.7707
	2003	-	-	N/A	-	-	-	N/A								4.02%	1.7023
	2004	-	-	N/A	-	-	-	N/A								4.02%	1.6365
	2005	-	-	N/A	-	-	-	N/A								4.02%	1.5733
	2006	516,349	-	0.0%	672	780,972	-	0.0%								4.02%	1.5125
	2007	3,678,748	8,959	0.2%	1,706	5,349,070	13,027	0.2%								4.02%	1.4540
	2008	4,581,301	9,016	0.2%	2,606	6,404,033	-	0.0%								4.02%	1.3979
	2009	5,896,135	-	0.0%	2,906	7,923,528	-	0.0%								4.02%	1.3439
	2010	5,691,127	78,736	1.4%	2,801	7,352,517	101,721	1.4%								4.02%	1.2919
	2011	5,343,875	252,690	4.7%	2,700	6,637,134	313,842	4.7%								4.02%	1.2420
	2012	5,114,690	227,895	4.5%	2,594	6,107,030	272,110	4.5%								4.02%	1.1940
	2013	4,792,689	7,979	0.2%	2,467	5,501,442	9,159	0.2%								4.02%	1.1479
2014	5,262,163	214,571	4.1%	2,502	5,806,949	236,786	4.1%								4.02%	1.1035	
2015	5,214,192	287,146	5.5%	2,459	5,531,683	304,631	5.5%								4.02%	1.0609	
2016	5,132,589	30,051	0.6%	2,433	5,234,717	30,649	0.6%								4.02%	1.0199	
Projected Future Experience	2017	5,385,917	116,261	2.2%	2,384	5,280,839	113,993	2.2%	1.4094	1.0000	0.0202	1.0000	0.980	0.927		4.02%	0.9805
	2018	5,779,139	411,575	7.1%	2,300	5,447,446	387,952	7.1%	1.5905	0.9897	0.0351	0.9863	0.965	0.974		4.02%	0.9426
	2019	6,321,422	694,560	11.0%	2,189	5,728,370	629,399	11.0%	1.8731	0.9704	0.0482	0.9606	0.952	0.973		4.02%	0.9062
	2020	6,151,378	982,963	16.0%	2,136	5,358,894	856,328	16.0%	1.8792	0.9700	0.0245	0.9600	0.975	0.971		4.02%	0.8712
	2021	5,961,519	1,262,316	21.2%	2,081	4,992,823	1,057,200	21.2%	1.8792	0.9700	0.0253	0.9600	0.975	0.969		4.02%	0.8375
	2022	5,765,988	1,538,860	26.7%	2,026	4,642,474	1,239,010	26.7%	1.8792	0.9700	0.0268	0.9600	0.973	0.967		4.02%	0.8051
	2023	5,564,225	1,829,952	32.9%	1,968	4,306,922	1,416,452	32.9%	1.8792	0.9700	0.0284	0.9600	0.972	0.965		4.02%	0.7740
	2024	5,356,684	2,144,114	40.0%	1,909	3,986,069	1,595,499	40.0%	1.8792	0.9700	0.0301	0.9600	0.970	0.963		4.02%	0.7441
	2025	5,143,298	2,492,392	48.5%	1,848	3,679,400	1,783,001	48.5%	1.8792	0.9700	0.0320	0.9600	0.968	0.960		4.02%	0.7154
	2026	4,924,381	2,881,711	58.5%	1,785	3,386,674	1,981,857	58.5%	1.8792	0.9700	0.0340	0.9600	0.966	0.957		4.02%	0.6877
	2027	4,700,388	3,315,551	70.5%	1,721	3,107,721	2,192,118	70.5%	1.8792	0.9700	0.0362	0.9600	0.964	0.955		4.02%	0.6612
	2028	4,471,894	3,799,369	85.0%	1,654	2,842,407	2,414,940	85.0%	1.8792	0.9700	0.0385	0.9600	0.962	0.951		4.02%	0.6356
	2029	4,239,476	4,333,399	102.2%	1,587	2,590,559	2,647,951	102.2%	1.8792	0.9700	0.0410	0.9600	0.959	0.948		4.02%	0.6111
	2030	4,003,968	4,916,437	122.8%	1,517	2,352,114	2,888,140	122.8%	1.8792	0.9700	0.0436	0.9600	0.956	0.942		4.02%	0.5874
	2031	3,766,391	5,546,480	147.3%	1,447	2,127,060	3,132,360	147.3%	1.8792	0.9700	0.0464	0.9600	0.954	0.941		4.02%	0.5647
	2032	3,527,848	6,215,325	176.2%	1,376	1,915,361	3,374,463	176.2%	1.8792	0.9700	0.0494	0.9600	0.951	0.937		4.02%	0.5429
	2033	3,289,638	6,911,449	210.1%	1,303	1,717,020	3,607,418	210.1%	1.8792	0.9700	0.0525	0.9600	0.947	0.932		4.02%	0.5219
	2034	3,053,186	7,623,946	249.7%	1,231	1,532,029	3,825,548	249.7%	1.8792	0.9700	0.0558	0.9600	0.944	0.928		4.02%	0.5018
	2035	2,839,722	8,339,189	295.7%	1,158	1,360,212	4,022,760	295.7%	1.8792	0.9700	0.0592	0.9600	0.941	0.924		4.02%	0.4824
	2036	2,590,807	9,049,504	348.9%	1,085	1,201,541	4,192,562	348.9%	1.8792	0.9700	0.0628	0.9600	0.937	0.919		4.02%	0.4638
	2037	2,367,812	9,712,334	410.2%	1,013	1,055,652	4,330,090	410.2%	1.8792	0.9700	0.0665	0.9600	0.934	0.914		4.02%	0.4458
	2038	2,152,461	10,337,520	480.3%	942	922,561	4,430,739	480.3%	1.8792	0.9700	0.0702	0.9600	0.930	0.909		4.02%	0.4286
	2039	1,946,005	10,988,782	560.1%	872	801,845	4,490,806	560.1%	1.8792	0.9700	0.0741	0.9600	0.926	0.904		4.02%	0.4120
	2040	1,749,534	11,377,557	650.3%	804	693,035	4,506,941	650.3%	1.8792	0.9700	0.0779	0.9600	0.922	0.899		4.02%	0.3961
	2041	1,564,015	11,762,786	752.1%	738	595,608	4,479,500	752.1%	1.8792	0.9700	0.0818	0.9600	0.918	0.894		4.02%	0.3808
	2042	1,390,255	12,045,989	866.5%	675	508,979	4,410,099	866.5%	1.8792	0.9700	0.0858	0.9600	0.914	0.889		4.02%	0.3661
	2043	1,228,659	12,220,033	994.6%	614	432,438	4,300,953	994.6%	1.8792	0.9700	0.0896	0.9600	0.910	0.884		4.02%	0.3520
	2044	1,079,457	12,284,215	1138.0%	557	365,245	4,156,485	1138.0%	1.8792	0.9700	0.0935	0.9600	0.907	0.879		4.02%	0.3384
	2045	942,737	12,238,322	1298.2%	503	306,659	3,980,954	1298.2%	1.8792	0.9700	0.0973	0.9600	0.903	0.873		4.02%	0.3253
	2046	818,493	12,083,211	1476.3%	452	255,957	3,778,629	1476.3%	1.8792	0.9700	0.1009	0.9600	0.899	0.868		4.02%	0.3127
	2047	706,086	11,820,767	1674.1%	405	212,274	3,553,727	1674.1%	1.8792	0.9700	0.1046	0.9600	0.895	0.863		4.02%	0.3006
	2048	605,345	11,461,128	1893.3%	361	174,956	3,312,472	1893.3%	1.8792	0.9700	0.1080	0.9600	0.892	0.857		4.02%	0.2890
	2049	515,974	11,013,263	2134.5%	321	143,364	3,060,042	2134.5%	1.8792	0.9700	0.1113	0.9600	0.889	0.852		4.02%	0.2779
	2050	437,248	10,484,725	2397.9%	284	116,795	2,800,625	2397.9%	1.8792	0.9700	0.1146	0.9600	0.885	0.847		4.02%	0.2671
	2051	368,531	9,891,911	2684.1%	251	94,637	2,540,180	2684.1%	1.8792	0.9700	0.1176	0.9600	0.882	0.843		4.02%	0.2568
	2052	309,097	9,253,653	2993.8%	220	76,307	2,284,463	2993.8%	1.8792	0.9700	0.1207	0.9600	0.879	0.839		4.02%	0.2468
	2053	257,867	8,580,406	3327.5%	193	61,200	2,036,410	3327.5%	1.8792	0.9700	0.1234	0.9600	0.877	0.834		4.02%	0.2373
	2054	214,053	7,893,874	3687.8%	169	48,839	1,801,084	3687.8%	1.8792	0.9700	0.1255	0.9600	0.874	0.830		4.02%	0.2282
	2055	176,807	7,208,066	4076.8%	147	38,782	1,581,063	4076.8%	1.8792	0.9700	0.1279	0.9600	0.872	0.826		4.02%	0.2193
	2056	145,331	6,530,394	4493.5%	128	30,646	1,377,071	4493.5%	1.8792	0.9700	0.1297	0.9600	0.870	0.822		4.02%	0.2109
	2057	118,912	5,865,328	4932.5%	111	24,106	1,189,038	4932.5%	1.8792	0.9700	0.1325	0.9600	0.867	0.818		4.02%	0.2027
	2058	96,852	5,218,904	5388.5%	96	18,875	1,017,113	5388.5%	1.8792	0.9700	0.1338	0.9600	0.866	0.814		4.02%	0.1949
	2059	78,638	4,620,394	5875.5%	83	14,734	865,676	5875.5%	1.8792	0.9700	0.1348	0.9600	0.865	0.812		4.02%	0.1874
	2060	63,627	4,060,952	6382.5%	72	11,460	731,460	6382.5%	1.8792	0.9700	0.1360	0.9600	0.864	0.809		4.02%	0.1801
	2061	51,273	3,548,655	6921.1%	62	8,878	614,488	6921.1%	1.8792	0.9700	0.1378	0.9600	0.862	0.806		4.02%	0.1732
	2062	41,164	3,079,942	7482.2%	53	6,853	512,718	7482.2%	1.8792	0.9700	0.1396	0.9600	0.860	0.803		4.02%	0.1665
2063	32,625	2,565,664	8066.9%	46	5,289	425,006	8066.9%	1.8792	0.9700	0.1416	0.9600	0.858	0.800		4.02%	0.1600	
2064	26,255	2,274,664	8663.8%	39	4,039	349,866	8663.8%	1.8792	0.9700	0.1428	0.9600	0.857	0.798		4.02%	0.1535	
2065	20,899	1,941,674	9290.9%	34	3,091	287,192	9290.9%	1.8792	0.9700	0.1436	0.9600	0.856	0.796		4.02%	0.1479	
2066	16,578	1,653,632	9975.1%	29	2,357	235,137	9975.1%	1.8792	0.9700	0.1463	0.9600	0.854	0.793		4.02%	0.1422	
2067	13,112	1,366,699	10651.8.														

Attachment 16
Metropolitan Life Insurance Company
Nationwide Experience Projections on Initial Rate Basis With No Rate Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM

		Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors			
		Without Interest				With Interest			Premium		Benefit		Persistency Factors			Calendar Year	Mid-Year
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor		
Historical Experience	1998	-	-	N/A	-	-	-	-	N/A						4.02%	2.0730	
	1999	-	-	N/A	-	-	-	-	N/A						4.02%	1.9929	
	2000	-	-	N/A	-	-	-	-	N/A						4.02%	1.9159	
	2001	-	-	N/A	-	-	-	-	N/A						4.02%	1.8419	
	2002	-	-	N/A	-	-	-	-	N/A						4.02%	1.7707	
	2003	-	-	N/A	-	-	-	-	N/A						4.02%	1.7023	
	2004	-	-	N/A	-	-	-	-	N/A						4.02%	1.6365	
	2005	2,725,934	-	0.0%	4,305	4,288,649	-	0.0%							4.02%	1.5733	
	2006	35,297,008	994,404	2.8%	25,701	53,386,273	1,504,023	2.8%							4.02%	1.5125	
	2007	92,657,347	1,120,086	1.2%	51,282	134,728,068	1,628,657	1.2%							4.02%	1.4540	
	2008	156,902,000	3,429,002	2.2%	78,556	219,453,365	4,793,276	2.2%							4.02%	1.3979	
	2009	194,990,792	5,244,344	2.7%	84,639	262,038,635	7,047,619	2.7%							4.02%	1.3439	
	2010	182,330,816	6,339,207	3.5%	81,851	235,557,971	8,189,789	3.5%							4.02%	1.2919	
	2011	175,196,682	8,241,117	4.7%	78,495	217,595,600	10,235,529	4.7%							4.02%	1.2420	
	2012	169,491,317	15,173,330	9.0%	76,356	202,375,618	18,117,223	9.0%							4.02%	1.1940	
	2013	163,498,609	11,859,384	7.3%	73,470	187,677,108	13,613,173	7.3%							4.02%	1.1479	
	2014	156,384,694	15,733,531	10.1%	73,417	172,575,042	17,362,407	10.1%							4.02%	1.1035	
2015	148,100,001	23,065,330	15.6%	72,233	157,117,769	24,469,772	15.6%							4.02%	1.0609		
2016	136,558,027	24,335,170	17.6%	71,116	141,315,058	24,819,391	17.6%							4.02%	1.0199		
Projected Future Experience	2017	129,992,638	39,279,827	30.2%	69,660	127,456,506	38,513,485	30.2%	1.0000	N/A	0.0205	0.0000	0.980	0.938	4.02%	0.9805	
	2018	121,676,145	44,854,324	36.7%	68,131	114,692,547	42,091,391	36.7%	1.0000	N/A	0.0220	0.0000	0.978	0.936	4.02%	0.9426	
	2019	114,977,813	50,957,476	44.2%	66,555	104,191,023	46,086,217	44.2%	1.0000	N/A	0.0231	0.0000	0.977	0.945	4.02%	0.9062	
	2020	110,834,056	58,036,252	52.4%	64,932	96,555,271	50,559,424	52.4%	1.0000	N/A	0.0244	0.0000	0.976	0.964	4.02%	0.8712	
	2021	107,107,181	66,436,330	62.0%	63,260	89,703,183	55,640,997	62.0%	1.0000	N/A	0.0257	0.0000	0.974	0.966	4.02%	0.8375	
	2022	103,311,003	76,249,921	73.8%	61,539	83,180,657	61,392,478	73.8%	1.0000	N/A	0.0272	0.0000	0.973	0.965	4.02%	0.8051	
	2023	99,413,861	87,634,698	88.2%	59,766	76,950,104	67,832,584	88.2%	1.0000	N/A	0.0288	0.0000	0.971	0.962	4.02%	0.7740	
	2024	95,435,309	100,671,239	105.5%	57,942	71,016,270	74,912,483	105.5%	1.0000	N/A	0.0305	0.0000	0.969	0.960	4.02%	0.7441	
	2025	91,383,406	115,353,276	126.2%	56,064	65,373,633	82,521,138	126.2%	1.0000	N/A	0.0324	0.0000	0.968	0.958	4.02%	0.7154	
	2026	87,289,559	131,698,561	150.9%	54,135	60,032,176	90,573,846	150.9%	1.0000	N/A	0.0344	0.0000	0.966	0.955	4.02%	0.6877	
	2027	83,125,560	149,624,920	180.0%	52,155	54,959,512	98,926,402	180.0%	1.0000	N/A	0.0366	0.0000	0.963	0.952	4.02%	0.6612	
	2028	78,891,717	168,984,899	214.2%	50,128	50,144,834	107,409,497	214.2%	1.0000	N/A	0.0389	0.0000	0.961	0.949	4.02%	0.6356	
	2029	74,607,620	189,636,800	254.2%	48,056	45,589,463	115,878,779	254.2%	1.0000	N/A	0.0413	0.0000	0.959	0.946	4.02%	0.6111	
	2030	70,304,689	211,315,983	300.6%	45,943	41,305,194	124,136,626	300.6%	1.0000	N/A	0.0440	0.0000	0.956	0.942	4.02%	0.5874	
	2031	65,983,576	233,521,542	353.9%	43,795	37,264,058	131,880,702	353.9%	1.0000	N/A	0.0468	0.0000	0.953	0.939	4.02%	0.5647	
	2032	61,659,441	255,739,706	414.8%	41,619	33,476,526	138,847,787	414.8%	1.0000	N/A	0.0497	0.0000	0.950	0.934	4.02%	0.5429	
	2033	57,377,584	277,595,939	483.8%	39,422	29,948,120	144,890,668	483.8%	1.0000	N/A	0.0528	0.0000	0.947	0.931	4.02%	0.5219	
	2034	53,154,520	298,611,574	561.8%	37,212	26,671,903	149,837,475	561.8%	1.0000	N/A	0.0560	0.0000	0.944	0.926	4.02%	0.5018	
	2035	48,993,372	318,215,467	649.5%	35,000	23,634,022	153,504,672	649.5%	1.0000	N/A	0.0594	0.0000	0.941	0.922	4.02%	0.4824	
	2036	44,940,455	335,875,966	747.4%	32,796	20,841,275	155,763,517	747.4%	1.0000	N/A	0.0630	0.0000	0.937	0.917	4.02%	0.4638	
	2037	41,021,108	351,252,263	856.3%	30,612	18,288,610	156,600,249	856.3%	1.0000	N/A	0.0666	0.0000	0.933	0.913	4.02%	0.4458	
	2038	37,245,313	363,671,515	976.4%	28,458	15,963,623	155,872,359	976.4%	1.0000	N/A	0.0704	0.0000	0.930	0.908	4.02%	0.4286	
	2039	33,637,562	372,657,005	1107.9%	26,347	13,860,243	153,552,049	1107.9%	1.0000	N/A	0.0742	0.0000	0.926	0.903	4.02%	0.4120	
	2040	30,217,205	376,132,044	1251.4%	24,290	11,969,806	149,787,755	1251.4%	1.0000	N/A	0.0781	0.0000	0.922	0.898	4.02%	0.3961	
	2041	26,987,920	140,791,311	1407.4%	22,298	10,281,338	144,696,728	1407.4%	1.0000	N/A	0.0820	0.0000	0.918	0.893	4.02%	0.3808	
	2042	23,992,720	378,250,202	1576.5%	20,382	8,783,858	138,479,346	1576.5%	1.0000	N/A	0.0859	0.0000	0.914	0.889	4.02%	0.3661	
	2043	21,206,048	373,167,162	1759.7%	18,551	7,463,664	131,339,621	1759.7%	1.0000	N/A	0.0899	0.0000	0.910	0.884	4.02%	0.3520	
	2044	18,640,276	364,794,183	1957.0%	16,812	6,307,121	123,431,710	1957.0%	1.0000	N/A	0.0937	0.0000	0.906	0.879	4.02%	0.3384	
	2045	16,299,177	353,536,146	2169.0%	15,171	5,301,894	115,000,352	2169.0%	1.0000	N/A	0.0976	0.0000	0.902	0.874	4.02%	0.3253	
	2046	14,175,177	339,751,855	2396.8%	13,633	4,432,822	106,246,268	2396.8%	1.0000	N/A	0.1014	0.0000	0.899	0.870	4.02%	0.3127	
	2047	12,264,538	323,760,210	2639.8%	12,200	3,687,139	97,333,384	2639.8%	1.0000	N/A	0.1051	0.0000	0.895	0.865	4.02%	0.3006	
	2048	10,552,471	306,076,296	2900.5%	10,874	3,049,854	88,461,552	2900.5%	1.0000	N/A	0.1087	0.0000	0.891	0.860	4.02%	0.2890	
	2049	9,033,105	287,010,842	3177.3%	9,655	2,509,854	79,746,138	3177.3%	1.0000	N/A	0.1121	0.0000	0.888	0.856	4.02%	0.2779	
	2050	7,690,741	267,063,005	3472.5%	8,540	2,054,310	71,336,466	3472.5%	1.0000	N/A	0.1154	0.0000	0.885	0.851	4.02%	0.2671	
	2051	6,521,170	246,752,706	3783.9%	7,526	1,674,595	63,364,540	3783.9%	1.0000	N/A	0.1187	0.0000	0.881	0.848	4.02%	0.2568	
	2052	5,506,469	225,340,829	4110.4%	6,609	1,358,395	55,877,089	4110.4%	1.0000	N/A	0.1218	0.0000	0.878	0.844	4.02%	0.2468	
	2053	4,630,078	206,168,455	4452.8%	5,785	1,098,868	48,930,493	4452.8%	1.0000	N/A	0.1248	0.0000	0.875	0.841	4.02%	0.2373	
	2054	3,878,492	186,563,291	4810.2%	5,049	884,926	42,566,709	4810.2%	1.0000	N/A	0.1273	0.0000	0.873	0.838	4.02%	0.2282	
	2055	3,236,882	167,696,529	5180.8%	4,393	709,998	36,783,619	5180.8%	1.0000	N/A	0.1298	0.0000	0.870	0.835	4.02%	0.2193	
	2056	2,691,056	149,866,272	5569.1%	3,812	567,466	31,602,452	5569.1%	1.0000	N/A	0.1322	0.0000	0.868	0.831	4.02%	0.2109	
	2057	2,231,248	133,236,867	5975.4%	3,238	452,326	27,028,445	5975.4%	1.0000	N/A	0.1349	0.0000	0.865	0.829	4.02%	0.2027	
	2058	1,844,734	117,979,009	6395.4%	2,848	359,520	22,992,947	6395.4%	1.0000	N/A	0.1364	0.0000	0.864	0.827	4.02%	0.1949	
	2059	1,521,284	103,956,441	6833.5%	2,455	285,027	19,477,257	6833.5%	1.0000	N/A	0.1380	0.0000	0.862	0.825	4.02%	0.1874	
	2060	1,252,177	91,265,250	7288.5%	2,113	225,543	16,438,733	7288.5%	1.0000	N/A	0.1395	0.0000	0.861	0.823	4.02%	0.1801	
	2061	1,028,418	79,823,039	7761.7%	1,815	178,082	13,822,215	7761.7%	1.0000	N/A	0.1411	0.0000	0.859	0.821	4.02%	0.1732	
	2062	842,958	69,604,950	8257.2%	1,556	140,327	11,587,134	8257.2%	1.0000	N/A	0.1425	0.0000	0.858	0.820	4.02%	0.1665	
	2063	689,750	60,583,918	8783.5%	1,332	110,386	9,695,713	8783.5%	1.0000	N/A	0.1440	0.0000	0.856	0.818	4.02%	0.1600	
	2064	563,268	52,607,668	9339.7%	1,136	86,661	8,093,902	9339.7%	1.0000	N/A	0.1451	0.0000	0.8				

Attachment 17
Metropolitan Life Insurance Company
Nationwide Experience Projections With Premiums Restated to Proposed Rate Level Since Inception
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2- PREM

Calendar Year	Loss Ratio Demonstration										Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
	Without Interest					With Interest					Premium		Persistency Factors				Calendar Year	Mid-Year
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor			
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.02%	2.0730		
	1999	-	-	N/A	-	-	-	N/A							4.02%	1.9929		
	2000	-	-	N/A	-	-	-	N/A							4.02%	1.9159		
	2001	-	-	N/A	-	-	-	N/A							4.02%	1.8419		
	2002	-	-	N/A	-	-	-	N/A							4.02%	1.7707		
	2003	-	-	N/A	-	-	-	N/A							4.02%	1.7023		
	2004	-	-	N/A	-	-	-	N/A							4.02%	1.6365		
	2005	5,122,577	-	0.0%	4,305	8,059,233	-	0.0%							4.02%	1.5733		
	2006	66,330,170	994,404	1.5%	25,701	100,323,535	1,504,023	1.5%							4.02%	1.5125		
	2007	174,121,774	1,120,086	0.6%	51,282	253,181,111	1,628,657	0.6%							4.02%	1.4540		
	2008	295,019,514	5,429,002	1.2%	78,556	412,396,970	4,793,276	1.2%							4.02%	1.3979		
	2009	366,426,880	5,244,344	1.4%	84,639	492,423,250	7,047,619	1.4%							4.02%	1.3439		
	2010	342,636,241	6,339,207	1.9%	81,851	442,660,760	8,189,789	1.9%							4.02%	1.2919		
	2011	329,229,770	8,241,117	2.5%	78,495	408,905,856	10,235,529	2.5%							4.02%	1.2420		
	2012	318,508,242	15,173,330	4.8%	76,356	380,304,453	18,117,223	4.8%							4.02%	1.1940		
Projected Future Experience	2013	307,246,741	11,859,384	3.9%	73,470	352,662,967	13,612,173	3.9%							4.02%	1.1479		
	2014	293,878,265	15,733,531	5.4%	73,417	324,303,181	17,362,407	5.4%							4.02%	1.1035		
	2015	278,309,660	23,065,330	8.3%	72,233	295,255,860	24,469,772	8.3%							4.02%	1.0609		
	2016	260,378,376	24,335,170	9.3%	71,116	265,559,390	24,819,391	9.3%							4.02%	1.0199		
	2017	244,282,287	39,279,827	16.1%	69,660	239,516,385	38,513,485	16.1%	1.8792	N/A	0.0205	N/A	0.980	0.938	4.02%	0.9805		
	2018	228,653,927	44,854,324	19.5%	68,131	215,530,342	42,091,391	19.5%	1.8792	N/A	0.0220	N/A	0.978	0.936	4.02%	0.9426		
	2019	216,064,415	50,857,476	23.5%	66,555	195,795,869	46,066,217	23.5%	1.8792	N/A	0.0231	N/A	0.977	0.945	4.02%	0.9062		
	2020	208,279,462	58,036,252	27.9%	64,932	181,446,756	50,559,424	27.9%	1.8792	N/A	0.0244	N/A	0.976	0.964	4.02%	0.8712		
	2021	201,275,915	66,436,330	33.0%	63,260	168,570,306	55,640,997	33.0%	1.8792	N/A	0.0257	N/A	0.974	0.966	4.02%	0.8375		
	2022	194,142,134	76,249,921	39.3%	61,539	156,313,169	61,392,478	39.3%	1.8792	N/A	0.0272	N/A	0.973	0.965	4.02%	0.8051		
	2023	186,818,621	87,634,698	46.9%	59,766	144,604,709	67,832,584	46.9%	1.8792	N/A	0.0288	N/A	0.971	0.962	4.02%	0.7740		
	2024	179,342,122	100,671,239	56.1%	57,942	133,453,841	74,912,483	56.1%	1.8792	N/A	0.0305	N/A	0.969	0.960	4.02%	0.7441		
	2025	171,727,783	115,353,276	67.2%	56,064	122,850,193	82,521,131	67.2%	1.8792	N/A	0.0324	N/A	0.968	0.958	4.02%	0.7154		
	2026	164,034,622	131,698,561	80.3%	54,135	112,812,521	90,573,846	80.3%	1.8792	N/A	0.0344	N/A	0.966	0.955	4.02%	0.6877		
	2027	156,209,631	149,624,920	95.8%	52,155	103,279,967	98,926,402	95.8%	1.8792	N/A	0.0366	N/A	0.962	0.952	4.02%	0.6612		
2028	148,253,389	168,984,899	114.0%	50,128	94,232,219	107,409,497	114.0%	1.8792	N/A	0.0389	N/A	0.961	0.949	4.02%	0.6356			
2029	140,202,711	189,636,800	135.3%	48,056	85,671,763	115,878,779	135.3%	1.8792	N/A	0.0413	N/A	0.959	0.946	4.02%	0.6111			
2030	132,116,638	211,115,983	159.9%	45,943	77,611,363	124,136,626	159.9%	1.8792	N/A	0.0440	N/A	0.956	0.942	4.02%	0.5874			
2031	123,996,398	233,521,542	188.3%	43,795	70,026,653	131,880,702	188.3%	1.8792	N/A	0.0468	N/A	0.953	0.939	4.02%	0.5647			
2032	115,870,479	255,739,706	220.7%	41,619	62,909,119	138,847,787	220.7%	1.8792	N/A	0.0497	N/A	0.950	0.934	4.02%	0.5429			
2033	107,824,010	277,595,939	257.5%	39,422	56,278,535	144,890,668	257.5%	1.8792	N/A	0.0528	N/A	0.947	0.931	4.02%	0.5219			
2034	99,888,023	298,611,574	298.9%	37,212	50,121,866	149,837,475	298.9%	1.8792	N/A	0.0560	N/A	0.944	0.926	4.02%	0.5018			
2035	92,068,391	318,215,467	345.6%	35,000	44,413,077	153,504,672	345.6%	1.8792	N/A	0.0594	N/A	0.941	0.922	4.02%	0.4824			
2036	84,452,146	337,675,997	397.7%	32,796	39,164,944	155,763,517	397.7%	1.8792	N/A	0.0630	N/A	0.937	0.917	4.02%	0.4638			
2037	77,086,904	351,252,263	455.7%	30,612	34,367,973	156,600,249	455.7%	1.8792	N/A	0.0666	N/A	0.933	0.913	4.02%	0.4458			
2038	69,991,428	363,671,515	519.6%	28,458	29,998,855	155,872,359	519.6%	1.8792	N/A	0.0704	N/A	0.930	0.908	4.02%	0.4286			
2039	63,211,737	372,657,005	589.5%	26,347	26,046,181	153,552,049	589.5%	1.8792	N/A	0.0742	N/A	0.926	0.903	4.02%	0.4120			
2040	56,784,200	378,132,044	665.9%	24,290	22,493,671	149,787,755	665.9%	1.8792	N/A	0.0781	N/A	0.922	0.898	4.02%	0.3961			
2041	50,734,516	379,961,511	748.9%	22,298	19,320,709	144,696,728	748.9%	1.8792	N/A	0.0820	N/A	0.918	0.883	4.02%	0.3808			
2042	45,087,143	378,250,202	838.9%	20,382	16,506,635	138,479,346	838.9%	1.8792	N/A	0.0859	N/A	0.914	0.889	4.02%	0.3661			
2043	39,850,426	373,167,162	936.4%	18,551	14,025,725	131,339,621	936.4%	1.8792	N/A	0.0899	N/A	0.910	0.884	4.02%	0.3520			
2044	35,028,824	364,794,183	1041.4%	16,812	11,852,348	123,431,710	1041.4%	1.8792	N/A	0.0937	N/A	0.906	0.879	4.02%	0.3384			
2045	30,629,429	353,536,146	1154.2%	15,173	9,963,324	115,000,352	1154.2%	1.8792	N/A	0.0976	N/A	0.902	0.874	4.02%	0.3253			
2046	26,638,006	339,751,855	1275.4%	13,633	8,330,164	106,246,268	1275.4%	1.8792	N/A	0.1014	N/A	0.899	0.870	4.02%	0.3127			
2047	23,047,531	323,760,210	1404.8%	12,200	6,928,875	97,333,384	1404.8%	1.8792	N/A	0.1051	N/A	0.895	0.865	4.02%	0.3006			
2048	19,830,214	306,076,296	1543.5%	10,875	5,731,288	88,461,552	1543.5%	1.8792	N/A	0.1087	N/A	0.891	0.860	4.02%	0.2890			
2049	16,975,019	287,010,842	1690.8%	9,654	4,716,520	79,746,138	1690.8%	1.8792	N/A	0.1121	N/A	0.886	0.856	4.02%	0.2779			
2050	14,452,448	267,063,005	1847.9%	8,526	3,860,462	71,336,466	1847.9%	1.8792	N/A	0.1154	N/A	0.885	0.851	4.02%	0.2671			
2051	12,254,589	246,752,706	2013.6%	7,540	3,146,901	63,364,540	2013.6%	1.8792	N/A	0.1187	N/A	0.881	0.848	4.02%	0.2568			
2052	10,347,800	226,340,829	2187.3%	6,609	2,554,696	55,877,089	2187.3%	1.8792	N/A	0.1218	N/A	0.878	0.842	4.02%	0.2469			
2053	8,700,847	206,168,455	2369.5%	5,785	2,064,994	48,930,493	2369.5%	1.8792	N/A	0.1248	N/A	0.875	0.841	4.02%	0.2373			
2054	7,288,465	186,583,291	2559.7%	5,049	1,662,953	42,566,709	2559.7%	1.8792	N/A	0.1273	N/A	0.873	0.838	4.02%	0.2282			
2055	6,082,752	167,696,529	2756.9%	4,393	1,334,229	36,783,619	2756.9%	1.8792	N/A	0.1298	N/A	0.870	0.835	4.02%	0.2193			
2056	5,057,035	149,866,272	2963.5%	3,812	1,066,382	31,602,452	2963.5%	1.8792	N/A	0.1322	N/A	0.868	0.831	4.02%	0.2109			
2057	4,192,963	133,326,867	3178.8%	3,238	850,011	27,028,445	3178.8%	1.8792	N/A	0.1349	N/A	0.865	0.829	4.02%	0.2027			
2058	3,466,626	117,979,009	3403.3%	2,848	675,611	22,992,947	3403.3%	1.8792	N/A	0.1364	N/A	0.862	0.827	4.02%	0.1949			
2059	2,858,799	103,956,441	3636.4%	2,455	535,624	19,477,257	3636.4%	1.8792	N/A	0.1380	N/A	0.862	0.825	4.02%	0.1874			
2060	2,353,093	91,265,250	3878.5%	2,113	423,840	16,438,733	3878.5%	1.8792	N/A	0.1395	N/A	0.861	0.823	4.02%	0.1801			
2061	1,932,605	79,823,039	4130.3%	1,815	334,651	13,822,215	4130.3%	1.8792	N/A	0.1411	N/A	0.859	0.821	4.02%	0.1732			
2062	1,584,087	69,604,950	4394.0%	1,556	263,703	11,587,134	4394.0%	1.8792	N/A	0.1425	N/A	0.858	0.820	4.02%	0.1665			
2063	1,296,178	60,583,918	4674.0%	1,332	207,437	9,605,713	4674.0%	1.8792	N/A	0.1440	N/A	0.856	0.818	4.02%	0.1600			
2064	1,058,493	52,607,668	4970.1%	1,139	162,853	8,093,902	4970.1%	1.8792	N/A	0.1451	N/A	0.855	0.817	4.02%	0.1539			
2065	863,315	45,569,187	5278.4%	972	127,692	6,740,105	5278.4%	1.8792	N/A	0.1463</								

Attachment 19
Metropolitan Life Insurance Company
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2- PREM
Historial Claim and Active Life Reserves

Nationwide

Calendar Year	Claim Reserves	Active Life Reserves¹
2004	-	
2005	-	
2006	81,640	
2007	114,651	
2008	164,285	
2009	338,242	
2010	471,512	
2011	1,490,285	
2012	3,405,070	
2013	3,390,543	
2014	7,323,082	
2015	15,752,077	
2016	22,870,302	1,212,147,006

Pennsylvania

Calendar Year	Claim Reserves	Active Life Reserves¹
2009	-	
2010	-	
2011	3,854	
2012	-	
2013	-	
2014	160,612	
2015	666,465	
2016	361,936	34,461,400

¹ Figure as of 12/31/2016




Metropolitan Life Insurance Company
Long Term Care
[PO Box 64911, St. Paul, MN 55164-0911]
[P.O. Box 990028, Hartford, CT 06199-0028]

Policy #: [#####]

[Mail Date]

[First Name] [Last Name]
[Address 1]
[Address 2]
[City, ST Zip or Country Name if Foreign address]

 New Long-Term Care Insurance
coverage rates effective [DATE].

Dear [First Name] [Last Name]

Premium Increase Notification – Please review

Why we're contacting you

After an in-depth analysis of our Long-Term Care business, MetLife has determined that a premium increase is necessary on certain long term care insurance policies. [We are implementing a [XX%] premium increase on your long term care insurance policy, which was issued in [STATE].]

What you need to know

We understand how important your long-term care insurance policy is to your personal financial plan. Any decision about premium increases is difficult and not taken lightly. **You may be able to reduce the change in premium by adjusting your coverage.** Details are provided in the "Your Options" section of this letter, and the enclosed Coverage Change Form.

This premium increase will affect a broad group of policyholders and is not based on any individual's personal factors, such as age, health status or claim history.

We requested a [XX%] premium increase on your policy and received authority from [STATE DOI] to implement the [XX%] increase on your policy noted above.

Effective Date:	[EFFECTIVE DATE]
Current Premium Amount:	[OLD AMOUNT]/[FREQUENCY]*
Increased Premium Amount:	[NEW AMOUNT]/[FREQUENCY]

* Current Premium information is as of [COMPLETE DATE] and may not reflect recent changes.

It is important that you be aware that, as explained in the Guaranteed Renewability statement in your policy, and subject to any applicable regulatory approval, **MetLife reserves the right to increase rates in the future.**

Please note that if you are on waiver of contribution at the time the increase becomes effective, there will be no impact to your coverage or premium unless and until your premium payments resume.

Your Options

We understand that a premium increase may not be affordable for some insureds. Your personalized options may help reduce the impact of the premium increase and, possibly, better meet your current coverage needs. Details are in the enclosed Coverage Change Form.

Please carefully evaluate your individual situation before selecting one of these options. If you choose to cancel your coverage, or make any changes complete the attached form and submit to MetLife. In order to ensure processing prior to the implementation of the rate increase, please submit any change requests by [FORM DATE]. Should you need more time to decide on a coverage decrease or termination of coverage, the provisions of your policy permit you to make these changes at any time.



Coverage Change Form due
[DATE].

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your policy anniversary date after the premium increase takes effect. **If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary.**

Cancellation Requests

If you choose to cancel your long term care insurance policy, a limited long term care benefit may still be available to you. (As you consider this option, please note that this is **limited** coverage and does not provide the same level of coverage you currently have.)

[Insert for insureds with no nonforfeiture feature (also applicable for insureds with CBUL):

If your coverage lapses due to cancellation or nonpayment of premium at any time between the date of this letter and 120 days following the first due date of the increased premium, you will be issued a Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL") which provides limited coverage as described below. Under LCUL, your Total Lifetime Benefit will be the greater of: the sum of all premiums paid and waived prior to lapse; or **[30 times the Nursing Home Daily] [Monthly]** Benefit Amount in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your policy, please note that the reduced Total Lifetime Benefit payable under LCUL as described above will not exceed the remaining Total Lifetime Benefit of your policy immediately prior to your date of lapse. Once LCUL goes into effect, your policy will be considered "paid-up" with no further premiums due, and you will no longer receive increases under any inflation option.

[Note: For policyholders who are eligible for and meet the requirements for payment of benefits under the Contingent Benefit Upon Lapse Nonforfeiture Feature ("CBUL") as a result of this rate increase, we will instead provide coverage under LCUL, which provides a benefit that is equal to the benefit payable under CBUL. We will not pay benefits under both CBUL and LCUL, or any other nonforfeiture feature.]

[Insert for letters to insureds who have an existing NF benefit:

Our records indicate your policy includes a nonforfeiture feature providing for reduced or limited coverage in the event that your policy lapses due to cancellation or nonpayment of premium. Please refer to your policy for additional information. If you elect to cancel your coverage, you are eligible for the limited coverage as described in your policy under the nonforfeiture feature.]

We're here to help

We are ready to assist you. Attached is a Frequently Asked Questions document to provide additional details regarding this notification. If you have any additional questions, please call your agent, or our Customer Service team at [888-285-8140][800-308-0179], between the hours of [8:30 a.m.–6:30 p.m.] Eastern Time, Monday through Friday. Our customer service representatives will be pleased to answer any questions or provide additional options to lessen the amount of this increase, if available.

Sincerely,

A handwritten signature in black ink, reading "Thomas G. Reilly". The signature is written in a cursive, flowing style.

Thomas G. Reilly, Assistant Vice President
Product Management & Compliance

Encl: [Frequently Asked Questions, Coverage Change Form, Cost of Care Chart, Business Reply Envelope]

Frequently Asked Questions

MetLife Long Term Care Insurance Rate Increase

Q1. Why is MetLife implementing this rate increase?

A. MetLife continues to remain committed to ensuring that our pricing is appropriate to the benefits and risks of our products. We considered many factors when we developed premiums, including expectations about persistency rates (how many policyholders keep their policies), mortality rates (how long policyholders live) and morbidity rates (the frequency and severity of claims). These factors were based on the best available information at the time.

After an in-depth analysis of our Long-Term Care business, MetLife has determined that a premium increase is necessary on certain long term care insurance policies.

We continue to offer ways to mitigate the impact of rate increases through the use of benefit decrease options, when available.

Q2. What are my options?

A. You can either maintain your current coverage and pay the increased premium, or you can consider reducing your coverage, if possible. The coverage change request form, included with your letter, includes options, where available, to reduce your coverage to minimize the impact of the increase.

Q3. My spouse and I have shared care and survivorship on our policies. Does the identical coverage requirement apply?

A. Some MetLife policies contain a [paid-up] survivorship feature [or a shared care rider]. If you currently qualify for the [paid-up] survivorship feature of your policy [or if you have purchased the shared care rider], please note that both policyholders may be required to maintain identical coverage in order for [these features][this feature] to remain in effect. Please refer to your policy for additional information.

Q4. Why was I not presented with options to decrease my coverage?

A. The most likely reason is that you are already at the lowest possible coverage option. If you did not receive a coverage decrease option, you may still contact our Customer Service team to discuss other potential options.

Q5. My Rate Increase Effective Date is not for some time, why do I need to return my coverage change form so quickly?

A. The sooner MetLife receives your request to change coverage, the more likely the request will be processed prior to the rate increase effective date. However, please note, per the terms of your policy, you may request a coverage decrease or cancellation at any time. Please note, if your policy does not include a nonforfeiture feature or you do not qualify for nonforfeiture under the terms of your policy, LCUL will **only** be issued to you if your coverage lapses due to cancellation or nonpayment of premium at any time between the date of the rate action notification letter and 120 days following the first due date of the increased premium.

Q6. Will inflation offer acceptances and other coverage increases be subject to the new rates?

A. Yes, any inflation offer acceptances and other coverage increases made on or after the policyholder's premium bill due date when the new premium becomes effective will be based on the new rates.

Q7. I have automatic simple inflation increases each year. How does that impact the rate increase?

A. If your coverage is subject to automatic simple inflation increases and you elect to reduce your daily benefit amount, please note that this election will result in lower future increases to your daily benefit amount.

Q8. Can I change my bill mode prior to the effective date of the increase?

A. Bill mode changes can only be made on or after your policy anniversary date after the date the premium increase takes effect.

Q9. Is MetLife going to continue to provide service and pay claims?

A. Yes, MetLife remains committed to its existing LTCI insureds and will continue to ensure that they receive a high level of service, especially when they need it most—at time of claim.

Q10. Will policyholders currently on claim receive the rate increase?

A. An insured whose policy is impacted by the rate increase and is on waiver of premium will be notified at the same time as other affected policyholders. An insured on premium waiver will be informed that there will be no impact until such time as premium payments resume. Please note: It may not be in the policyholder's best interest to make reductions to coverage while in claim.

Q11. Are MetLife's financial strength and claims paying ability still strong?

A. Yes. MetLife continues to receive high ratings for financial strength and claims paying ability from the major rating agencies. You may review MetLife's ratings by various agencies at any time by visiting www.metlife.com, then tab along the top of the website and select "About Us", then "Governance", then "Ratings."

Q12. Who should I contact with additional questions?

A. You may call the Customer Service team at [888-285-8140][800-308-0179] between the hours of [8:30 a.m. and 6:30 p.m.] Eastern Time, Monday through Friday.

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2017_2018 Rate Increase /CT17-212 VIP2-old		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/30/2018		Form	IB Coverage Change Form_FINAL	02/09/2018	IB Coverage Change Form_FINAL.pdf (Superceded)
01/30/2018		Supporting Document	Transmittal Letter (A&H)	02/01/2018	PA VIP2 OLD RATE Filing Letter_Landing Spots_Rate Action 2018.pdf (Superceded) LSE description - VIP2old.pdf



Metropolitan Life Insurance Company
Long Term Care
[PO Box 64911, St. Paul, MN 55164-0911]
[P.O. Box 990028, Hartford, CT 06199-0028]

Distribution Alliance #: [XXXXXXXXXX]
Policy #: [XXXXXXXXXX]

[First Name] [Last Name]
Premium Rate Increase Date: [Effective Date of Increase]

Long Term Care Increase Coverage Change Request Form

If you intend to maintain your current coverage at the new increased premium, there is no need to return this form.

Please use this form to request a decrease in your long term care insurance coverage, if available, or to cancel your coverage. We recommend that you review the enclosed information on the cost of care. If you have any questions, or would like to consider alternative options, you can speak with our **Customer Service team at [(888) 285-8140] [(800) 308-0179]**, from [8:30 a.m. to 6:30 p.m.], Eastern Time, Monday – Friday.

[

To request a coverage change check only ONE box below		
Keep current coverage and pay premium increase (No Action Required) Daily Benefit Amount: [\$XXX.XX] Total Lifetime Benefit: [X] Years Premium: [\$XXX.XX][mode] Note: If you do not submit a selection, your coverage will remain the same and your new premium will become effective on [DATE].	<input type="checkbox"/> Reduce Daily Benefit* and Minimize Premium Increase Daily Benefit Amount: [\$XXX.XX] Premium: [\$XXX.XX][mode] *A higher revised daily benefit amount may include automatic inflation increases between the date of this letter and the effective date of the increase.	<input type="checkbox"/> Reduce Total Lifetime Benefit (benefit duration)* and Minimize Premium Increase Total Lifetime Benefit: [X] Years Premium: [\$XXX.XX][mode] Please note these durations do not reflect claims paid or payable. *Please note that the Total Lifetime Benefit number of years is used to calculate the Total Lifetime Benefit dollar amount. If MetLife pays the full Nursing Home Daily Benefit Amount, then the benefit duration would not exceed the number of years selected. If MetLife pays less than the Nursing Home Daily Benefit Amount, then the lifetime benefit duration could exceed the number of years selected.
	<input type="checkbox"/> Customized Decrease Option <i>Please call the Customer Service team for available options</i> OTHER _____	<input type="checkbox"/> Coverage Termination [Please CANCEL my coverage. I understand that I will be provided coverage under a Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"). As you consider this option, please note that this is

		<p>limited coverage and does not provide the same level of coverage you currently have.]</p> <p>[Please CANCEL my coverage. I understand that this will trigger coverage under the Nonforfeiture feature which I purchased with my policy. As you consider this option, please note that this is limited coverage and does not provide the same level of coverage you currently have.]</p>
--	--	--

]

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your policy anniversary date after the date the premium increase takes effect.

Please note you may not be able to increase benefits in the future without providing evidence of insurability. However, coverage changes may be able to be made without providing evidence of insurability through the inflation offering. Please refer to your policy for additional detail.

Some MetLife policies contain a [paid-up] survivorship feature [or a shared care rider]. If you currently qualify for the [paid-up] survivorship feature of your policy [or if you have purchased the shared care rider], please note that both policyholders may be required to maintain identical coverage in order for [these features][this feature] to remain in effect. Please refer to your policy for additional information.

I understand if I am on waiver of premium, that the change(s) will not become effective unless I resume paying premiums. Please note: It may not be in your best interest to make reductions to coverage while in claim.

I understand the policy change(s) I have selected above. I agree that any change(s) will become effective on the premium rate increase date outlined above. (Cancellations will be processed consistent with the terms of your policy and any applicable endorsements.)

Policy #[XXXXXXXXXX]

Signature: _____ **Date:** _____

Please sign, date and return this form to the address listed below by [Coverage Change Receipt Date]. No Response is required if you are not making any changes.

Metropolitan Life Insurance Company
[Long Term Care, PO Box 64911, St. Paul, MN 55164-0911
Phone: (888) 285-8140
Fax: (952) 833-5410]
[Long Term Care, P.O. Box 14634, Lexington, KY, 40512-9938
Phone: (800) 308-0179
Fax: (866) 314-5612]

Metropolitan Life Insurance Company
1300 Hall Boulevard
Bloomfield, CT 06002
Tel 860-656-3813 Fax 860-656-3805
treilly1@metlife.com



Thomas G. Reilly
Assistant Vice President
Product Management and Compliance

January 30, 2018

Pennsylvania Insurance Department
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120

Re: Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance –
Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC2-IDEAL-PA, et al and LTC2-IDEAL-
ML-PA, et al.
NAIC Company No. is 65978
FEIN No. is 13-5581829

Dear Sir/Madam:

We are filing, for your review and authorization, a request for a 30.56% premium rate schedule increase with respect to the policy forms listed below. The policy forms are tax-qualified individual long-term care insurance policies.

LTC2-IDEAL-PA	- approved by your Department in 2005
LTC2-FAC-PA	- approved by your Department in 2005
LTC2-VAL-PA	- approved by your Department in 2005
LTC2-PREM-PA	- approved by your Department in 2005
LTC2-IDEAL-ML-PA	- approved by your Department in 2006
LTC2-FAC-ML-PA	- approved by your Department in 2006
LTC2-VAL-ML-PA	- approved by your Department in 2006
LTC2-PREM-ML-PA	- approved by your Department in 2006

The inforce premium rate schedule increase for which we are seeking authorization in this filing will only apply to the above listed policies, along with those riders and endorsements that were contemporaneously or subsequently authorized for use by your Department, in connection with policy application dates on or before April 2, 2009, as these policies were not subject to the prospective premium rate schedule increase that your Department authorized on January 16, 2009. Please note these policy forms are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2012.

Please note that we are submitting a separate filing for the policies issued on the forms listed above that were subject to the prospective premium rate schedule increase that your Department authorized.

We are fully aware that a premium increase may be difficult for our policyholders; therefore, we will be providing policyholders with an array of options, if available, which will help them mitigate the impact of any increase. Most importantly, for those policyholders who elected compound or simple inflation, we will provide them, if applicable, with the ability to **completely or partially avoid the increase** by reducing their benefit increase coverage from 5 percent automatic compound or simple benefit increase to a lower percentage benefit increase. Policyholders who choose to completely or partially avoid the increase in premium resulting from the rate increase by opting for a reduction in inflation protection levels. The lower benefit increase percentage will apply on a prospective basis only. We are, therefore, filing the following riders for each policy series to implement these options.

Policy Series	New Compound Rider Form	New Lower Compound Amount(s)	New Simple Rider Form	New Lower Simple Amount(s)
LTC-IDEAL-PA LTC-FAC-PA LTC-VAL-PA LTC-PREM-PA LTC-IDEAL-PA-ML LTC-FAC-PA-ML LTC-VAL-PA-ML LTC-PREM-PA-ML	ACI-VIP-MR	0.1% - 4.9%	ASI-VIP-MR	0.1% - 4.9%

Upon policyholder selection, their current inflation rider will be replaced by the new rider.

As it relates to DRA Partnership, the rider will change the percentage amount for inflation increases and will continue to comply with state requirements. The insured may be offered the ability to decrease to a lower level of inflation, based on our understanding of your state's DRA Partnership requirements as follows:

- Under age 61: 1% automatic compound inflation
- Age 61 – 75: 1% automatic compound inflation or 1% automatic simple inflation
- Age 76 and over: No inflation requirement

Please see below for a description of each rider.

ACI-VIP-MR

Automatic Compound Inflation Protection Modification Rider. This rider will be issued to policyholders who have been issued Policy Form #'s LTC-IDEAL-PA, LTC-FAC-PA, LTC-VAL-PA, LTC-PREM-PA, LTC-IDEAL-PA-ML, LTC-FAC-PA-ML, LTC-VAL-PA-ML, LTC-PREM-PA-ML, in place of the automatic compound inflation rider that is currently in effect. The new rider will go into effect when the current rider ends. The new rider will provide a lower percentage amount for automatic inflation increases to mitigate the rate increase impact.

ASI-VIP-MR

Automatic Simple Compound Inflation Protection Modification Rider. This rider will be issued to policyholders who have been issued Policy Form #'s LTC-IDEAL-PA, LTC-FAC-PA, LTC-VAL-PA, LTC-PREM-PA, LTC-IDEAL-PA-ML, LTC-FAC-PA-ML, LTC-VAL-PA-ML, LTC-PREM-PA-ML, in place of the automatic compound inflation rider that is currently in effect. The new rider will go into effect when the current rider ends. The new rider will provide a lower percentage amount for automatic inflation increases to mitigate the rate increase impact.

Note that previously, a premium rate increase request of 58% was submitted on January 2, 2013, and your Department authorized 20% on May 1, 2013.

Note that previously, a premium rate increase request of 56.66% was submitted on February 3, 2016, and your Department authorized 20% on April 5, 2016.

We are submitting an actuarial memorandum, which reflects inflation protection landing spots applicable to our proposed rate increase request.

Notification to Policyholders of Premium Rate Schedule Increase

After we have obtained authorization of the premium rate increase, this rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually),

following at least a 60 day advance written notification to the policyholder. In our written notification we will include explanatory information related to the rate increase, including:

- The amount of the increase requested in this filing and the amount of the increase authorized by your Department;
- If the full amount of the requested increase is authorized by your Department, a statement that the policy may be subject to rate increases in the future and, if the amount of the increase authorized by your Department is less than the amount requested in this filing, the notice may include an additional statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of the statement will depend on the degree of variance from the amount requested;
- The current premium rate and the premium rate after the increase is applied;
- A statement that the premium rate adjustment will be effective on the policy's modal premium due date as described above;
- The following options available to the policyholder:
 1. the policyholder can continue his/her current coverage by paying the new premium amount when due;
 2. the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule if the current level of coverage permits a reduction; or
 3. if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage as follows.
 - If the policyholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"), we will issue the policyholder the LCUL.
 - If the policyholder's policy includes Contingent Benefits Upon Lapse and the policyholder qualifies for coverage under Contingent Benefits Upon Lapse, we will instead provide coverage under the LCUL, since the benefit payable under the LCUL is equal to the benefit payable under Contingent Benefits Upon Lapse.
 - If the policyholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision.

We will not provide coverage under more than one feature that provides for a nonforfeiture benefit. We have included a copy of our policyholder notification letter and coverage change form for informational purposes.

We are extending the use of the Limited Coverage Upon Lapse Following Premium Increase Endorsement (LCUL), which was previously authorized by your Department on March 28, 2013.

The contact person for this filing is:

Deborah Fountas
1300 Hall Boulevard
Bloomfield, CT 06002
Telephone: 860-656-3808
dfountas@metlife.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

A handwritten signature in black ink, reading "Thomas G. Reilly". The signature is written in a cursive, flowing style with a large initial 'T' and 'R'.

Thomas G. Reilly
Assistant Vice President
Product Management & Compliance